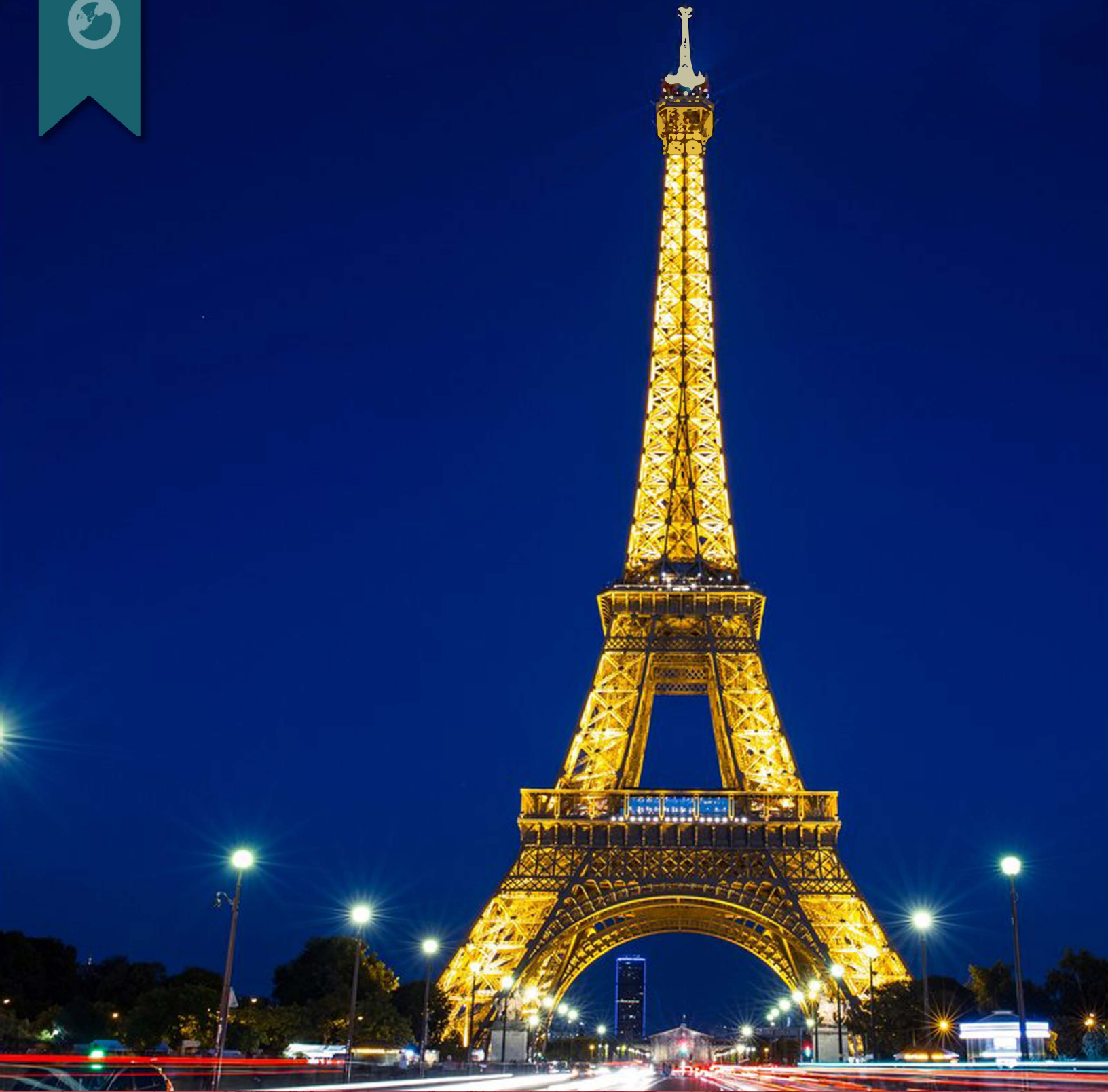


# France Manual

By Lucy Culpepper





## **The Live and Invest Overseas France Manual**

By Lucy Culpepper

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# Table Of Contents

\*page numbers are clickable

---

- Introduction .....17**
  - Why Did I Choose To Live In France With My Family? .....17**
- Welcome To France—*La Belle Et La Bête* .....19**
  - The Lay Of The Land .....19**
    - France’s Vital Statistics: ..... 19
    - The Geography Of France ..... 20
    - Varied Landscapes And Topography..... 21
    - The Climate..... 24
- History, Government, And The Economy .....26**
  - History .....26**
  - Government .....26**
    - The Economy ..... 29
    - Investing In France..... 30
  - Paris, La Ville-Lumière...The City Of Light .....30**
    - Property Overview ..... 31
    - Paris: Arrondissement By Arrondissement ..... 32
    - Getting To Paris ..... 37
    - Traveling Within Paris..... 38
    - Paris Museums—A Handy Tip..... 38
    - Staying In Paris..... 38
    - Real Estate Agents In Paris ..... 39
    - Online National Real Estate Agencies And Paris Listings ..... 41
    - Free Paris ..... 41
- The Regions Of France .....42**
  - Auvergne-Rhône-Alpes .....42**
  - Bourgogne-Franche-Comté .....43**
  - Brittany (Bretagne) .....45**
  - Centre-Val de Loire .....45**
  - Corsica (Corse).....46**
  - Grand Est.....46**
  - Hauts-de-France .....47**
  - Île-de-France (Région Parisienne) .....48**
  - Normandy (Normandie) .....49**
  - Nouvelle-Aquitaine .....50**
  - Occitanie .....52**
  - Pays De La Loire.....53**
  - Provence-Alpes-Côte d’Azur .....54**

---

<b>People And Culture .....</b>	<b>54</b>
<b>Nationalities.....</b>	<b>54</b>
<b>Language.....</b>	<b>54</b>
<b>Religions.....</b>	<b>55</b>
<b>Holidays .....</b>	<b>55</b>
Annual National Holiday And Festival Dates: .....	56
<b>Major Festivals .....</b>	<b>56</b>
<b>Sports And Recreation .....</b>	<b>57</b>
<b>Culture And Etiquette.....</b>	<b>59</b>
<b>Attitude To Foreigners.....</b>	<b>62</b>
<b>The Justice System.....</b>	<b>62</b>
<b>Quality Of Life .....</b>	<b>64</b>
<b>Food And Drink.....</b>	<b>64</b>
Intangible Cultural Heritage.....	64
Regional French Food .....	65
An Interesting Story About The Background To .....	67
Lyon's Gastronomy:.....	67
How Do French People Eat On A Day-To-Day Basis? .....	67
Vegetarians Eating Out In France .....	68
Wine: The King Of Drinks .....	68
Spirits.....	68
Dining Vocabulary.....	69
<b>Travel And Transportation.....</b>	<b>69</b>
<b>Visas And Immigration.....</b>	<b>69</b>
Visa Requirements .....	69
<b>The French Embassy And French Consulates In The United States.....</b>	<b>72</b>
<b>Bringing Pets To France .....</b>	<b>74</b>
<b>When To Travel Or When Not To Travel.....</b>	<b>74</b>
<b>What To Wear In France (On A Visit).....</b>	<b>75</b>
<b>Train Travel .....</b>	<b>75</b>
<b>Air Travel.....</b>	<b>76</b>
<b>Road Travel .....</b>	<b>76</b>
U.S. Licenses .....	77
The French Driver's License .....	77
Car Insurance And Registration .....	77
Renting A Car .....	78
Driving Laws In France .....	78
Emergency Help:.....	80
<b>Disabled Visitors.....</b>	<b>81</b>
<b>Daily Life .....</b>	<b>81</b>
<b>Learning French .....</b>	<b>81</b>

---

<b>Opening A Bank Account In France .....</b>	<b>83</b>
<b>Receiving And Sending Mail.....</b>	<b>84</b>
<b>Meeting Other Expats.....</b>	<b>84</b>
<b>Administration .....</b>	<b>85</b>
<b>Translating Documents.....</b>	<b>86</b>
<b>Village Life.....</b>	<b>86</b>
<b>Shopping .....</b>	<b>86</b>
Supermarkets .....	86
Street Or Farmer’s Markets.....	87
<b>Paying For Services .....</b>	<b>88</b>
<b>Insurance.....</b>	<b>88</b>
<b>Utilities.....</b>	<b>89</b>
Gas.....	89
Water.....	90
Payment Of Utilities.....	91
<b>Internet Services .....</b>	<b>91</b>
<b>Cellphones.....</b>	<b>92</b>
<b>Television .....</b>	<b>92</b>
<b>Faith .....</b>	<b>93</b>
Religious Institutions: Paris And Vicinity.....	93
Religious Institutions: The Provinces .....	96
<b>The Police.....</b>	<b>97</b>
<b>Emergency Help:.....</b>	<b>97</b>
<b>The Cost Of Living.....</b>	<b>98</b>
Utilities.....	98
A Monthly Budget For The Marais District Of Paris.....	99
A Shopping List Of Produce And Goods Bought In Paris.....	99
Eating Out In The Marais District Of Paris: .....	101
Eating Out In The Provinces:.....	102
Household Taxes.....	102
(For The Occupier To Pay) .....	102
A Fuel Price Snapshot .....	102
<b>Health Care .....</b>	<b>102</b>
<b>The French Health Care System .....</b>	<b>102</b>
<b>Doctors’ Charges .....</b>	<b>104</b>
<b>Options For Buying Private Health Insurance .....</b>	<b>104</b>
<b>Pharmacies And Medicines.....</b>	<b>105</b>
<b>Eye Care And Opticians.....</b>	<b>105</b>
<b>Dentistry .....</b>	<b>105</b>
<b>Homeopathy .....</b>	<b>106</b>
<b>Emergency Care.....</b>	<b>106</b>

---

Emergency Medical Vocabulary .....	106
<b>Education .....</b>	<b>107</b>
<b>Age 3 To University.....</b>	<b>108</b>
<b>Secondary Level Of Education Includes Lower And Higher Secondary Schools.....</b>	<b>108</b>
Lower Secondary Education ( <i>collège</i> ).....	108
Higher Secondary Education ( <i>lycée</i> ) .....	109
The <i>Baccalauréat</i> .....	109
Higher Education .....	109
Private Education In French, Following The French Curriculum .....	110
Private Education In English .....	111
<b>Adult Education .....</b>	<b>111</b>
<b>Property.....</b>	<b>112</b>
<b>Introduction .....</b>	<b>112</b>
<b>Buying A Property In France .....</b>	<b>112</b>
The Notaires' Database .....	113
Purchasing A House That's Already Built: The Process.....	113
Purchasing A Home That Has Not Yet Been Built: Off Plan .....	114
Purchasing A Plot Of Land To Build On .....	114
Notes For Buyers .....	115
Why Do I Need A Notary ( <i>Le Notaire</i> )?.....	115
What Are The Agent's Fees?.....	115
What Is A Valuation Appraisal? .....	116
Can I Get A Mortgage In France?.....	116
Some Useful Mortgage Vocabulary:.....	117
<b>French Leaseback .....</b>	<b>117</b>
<b>French Inheritance Laws .....</b>	<b>118</b>
<b>Renting.....</b>	<b>119</b>
Renters: Document Requirements .....	120
Online Rental Resources.....	120
Short- To Medium-Length Rentals.....	121
Taxes Payable By The Tenant: .....	121
<b>Housing And Real Estate Agencies In Paris.....</b>	<b>122</b>
<b>A Snapshot Of Online National Housing And Real Estate Agencies—Searchable By Region .....</b>	<b>124</b>
<b>Working In France .....</b>	<b>124</b>
<b>Salaried Work.....</b>	<b>124</b>
<b>Self-Employment In France .....</b>	<b>125</b>
<i>Compétences et Talents</i> .....	126
<b>Voluntary Work .....</b>	<b>126</b>
<b>Taxation .....</b>	<b>127</b>
<b>Introduction .....</b>	<b>127</b>

---

Sales Tax .....	128
A Note On Taxation Of Income From Property Rentals .....	129
Wealth Tax <i>Impôt de Solidarité sur la Fortune (ISF)</i> .....	130
Capital Gains .....	131
Regional Taxes.....	131
French Social Charges .....	132
Social Security .....	132
Exit Tax.....	133
Resources .....	133
<b>Special Reports—Prime Living Options: .....</b>	<b>134</b>
<b>Southern Nouvelle-Aquitaine: The Basque Region .....</b>	<b>134</b>
<i>Ongi etorri!</i> Welcome to a small corner of France...with a very big red heart. ....	134
La Côte du Basque .....	135
Top Picks For Visits Inland: .....	137
Hope, Faith, And Blood .....	139
How To Speak Euskara—Some Handy Visitor Phrases .....	140
Determined Defenders—A History .....	142
The Climate—Bracing Basque Weather.....	142
Industry—She’s Not Just A Pretty Face .....	144
Gastronomie—The Basque Basket .....	146
What’s On In The French Basque Country? .....	148
Meeting Other Expats In The Basque Region .....	151
Shopping In The Basque Region .....	152
Health Care In The Basque Coastal Region .....	152
Property In The French Basque Country—Buying And Renting.....	153
Renting.....	154
Getting To The Basque Region.....	155
<b>Special Reports—Prime Living Options .....</b>	<b>156</b>
<b>Southern Nouvelle-Aquitaine: The Beautiful, Bountiful Béarn .....</b>	<b>156</b>
<b>History—The Bounty Of Béarn.....</b>	<b>157</b>
Historical Figures Of Note .....	158
Two Towns: Morlaàs And Nay .....	159
Morlaàs.....	160
Nay.....	161
<b>Gastronomie—Béarn’s Breadbasket .....</b>	<b>163</b>
<b>Health Care In Béarn.....</b>	<b>164</b>
Hospitals .....	165
<b>Meeting Other Expats.....</b>	<b>166</b>
<b>The Language Of Béarn.....</b>	<b>167</b>
<b>What’s On .....</b>	<b>167</b>
Beautiful Béarnaise Towns To Visit.....	170

---

Getting To Béarn .....	170
Shopping In Béarn .....	171
Faith .....	172
Properties.....	172
To Buy .....	172
To Rent .....	172
<b>Special Reports—Prime Living Options .....</b>	<b>173</b>
Occitanie—Living The Dream In Wine Country .....	173
History .....	174
TheMainCitiesOfOccitane.....	174
The Language .....	175
Festivals And Holidays .....	175
The Climate .....	175
Health Care .....	177
Crime .....	178
Village Amenities And Services.....	178
Meeting Other Expats.....	180
Interview With British Expat David Goddard.....	180
What’s On Locally .....	181
Properties.....	182
To Buy .....	183
To Rent .....	183
Getting To Languedoc.....	184
Places To Visit Further Afield .....	185
Industry.....	185
<b>Special Reports—Prime Living Options .....</b>	<b>187</b>
The Marais, Paris: From Swamp To Marsh To <i>Magnifique</i> By Abby Gordon .....	187
Overview: Why The Marais? .....	187
Culture? Look No Further.....	188
An Interview With Nicholas Hardy: Poet, Architect, And Retired American Expat Resident Of The Marais .....	189
A Pretty Penny .....	189
Rain Or Shine.....	190
A Very Short History Of The Marais .....	190
The Ancient Stuff .....	190
Medieval Milestones And Renaissance Resurgence .....	191
Jewish History .....	191
Marais Pride .....	192
A Lesson In Geography .....	192
Transportation At A Glance .....	193
About Town.....	193

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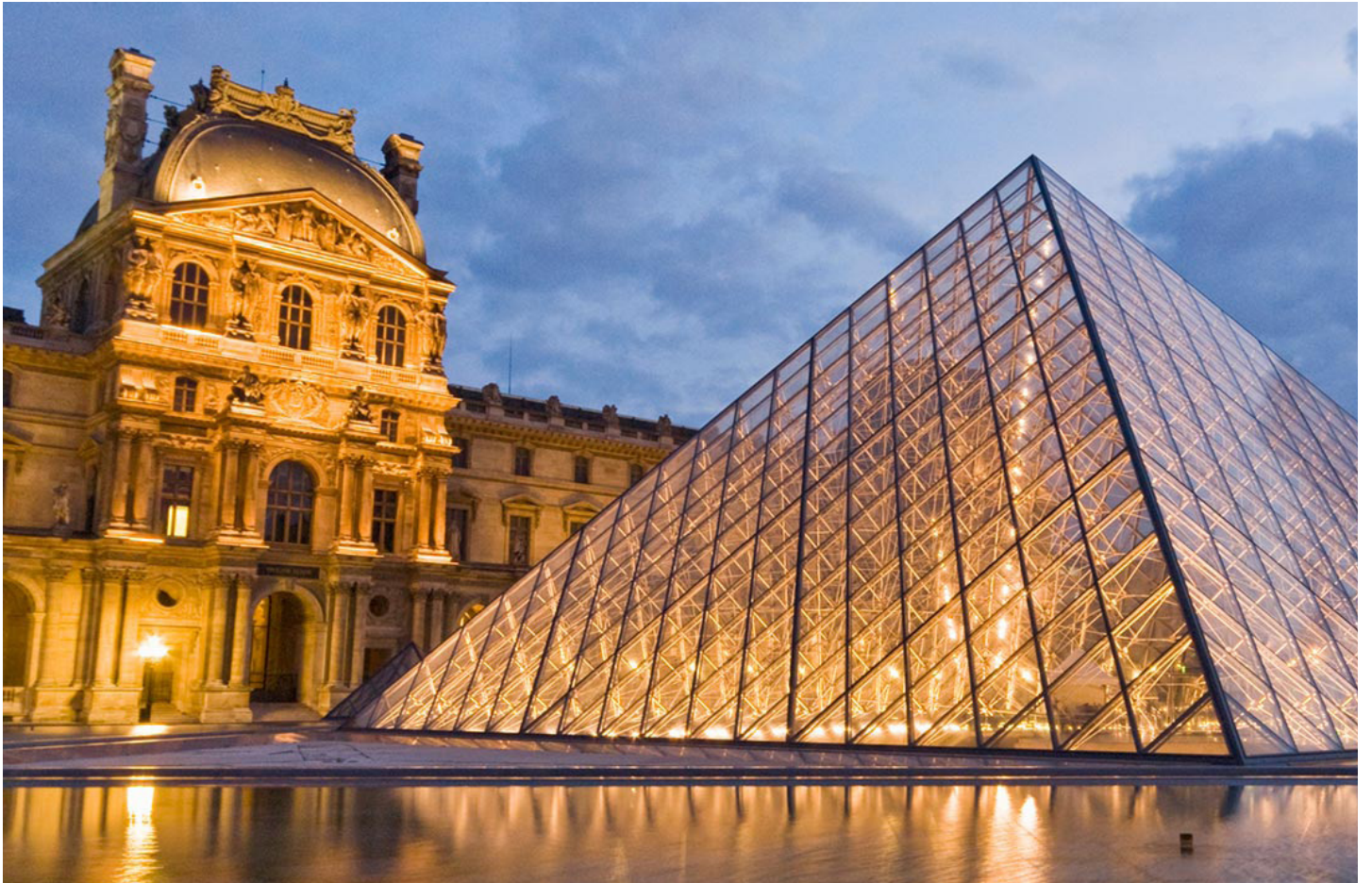


<b>Ready To Leave Already?</b> .....	<b>194</b>
<b>The Expat Community</b> .....	<b>194</b>
Social Groups, Political Organizations, And Business Networks .....	195
<b>God Still Speaks English, Even In France</b> .....	<b>195</b>
<b>American Culture In France</b> .....	<b>195</b>
<b>Volunteer Opportunities</b> .....	<b>196</b>
English-Language Books .....	196
<b><i>Parlez-Vous Français?</i></b> .....	<b>196</b>
<b>TV, Sports Bars, And Other True Essentials (like whole-berry cranberry sauce)</b> .....	<b>197</b>
<b>The French (Sigh...)</b> .....	<b>198</b>
<b>Cost Of Living—The Good, The Bad, And The Ugly</b> .....	<b>199</b>
<b><i>La Bouffe</i> (Food)</b> .....	<b>199</b>
<b>Utilities And All That Jazz</b> .....	<b>201</b>
<b>On The Move</b> .....	<b>201</b>
<b>Cultural Events And Exhibitions</b> .....	<b>202</b>
<b>The Big Screen</b> .....	<b>203</b>
<b>The Property Market</b> .....	<b>203</b>
<b>Buying Property</b> .....	<b>204</b>
<b>Renting Property</b> .....	<b>205</b>
Part-Time Residence .....	206
<b>Health Care</b> .....	<b>206</b>
Residency Restrictions And Taxes Considerations.....	207
<b>Setting Up In France</b> .....	<b>207</b>
Opening A Bank Account .....	207
Phone, Internet, And Cable .....	208
Paying Bills .....	208
Exchanging Money And The Exchange Rate .....	208
Credit Card Acceptance .....	209
Driver’s License .....	209
<b>International Schools</b> .....	<b>209</b>
<b>Disabled Access</b> .....	<b>210</b>
<b>Gay And Lesbian Living</b> .....	<b>210</b>
<b>Bringing Fluffy And Fido</b> .....	<b>211</b>
<b>Inconveniences And Annoyances</b> .....	<b>212</b>
Congestion .....	212
Crime .....	212
<b>A Typical Expat’s Day In The Marais</b> .....	<b>213</b>
<b>My Top 5 Reasons to Move to the Marais</b> .....	<b>214</b>
<b>Top 5 Reasons the Marais May <i>Not</i> be the Place for You</b> .....	<b>215</b>
<b>About the Marais Feature’s Author</b> .....	<b>215</b>

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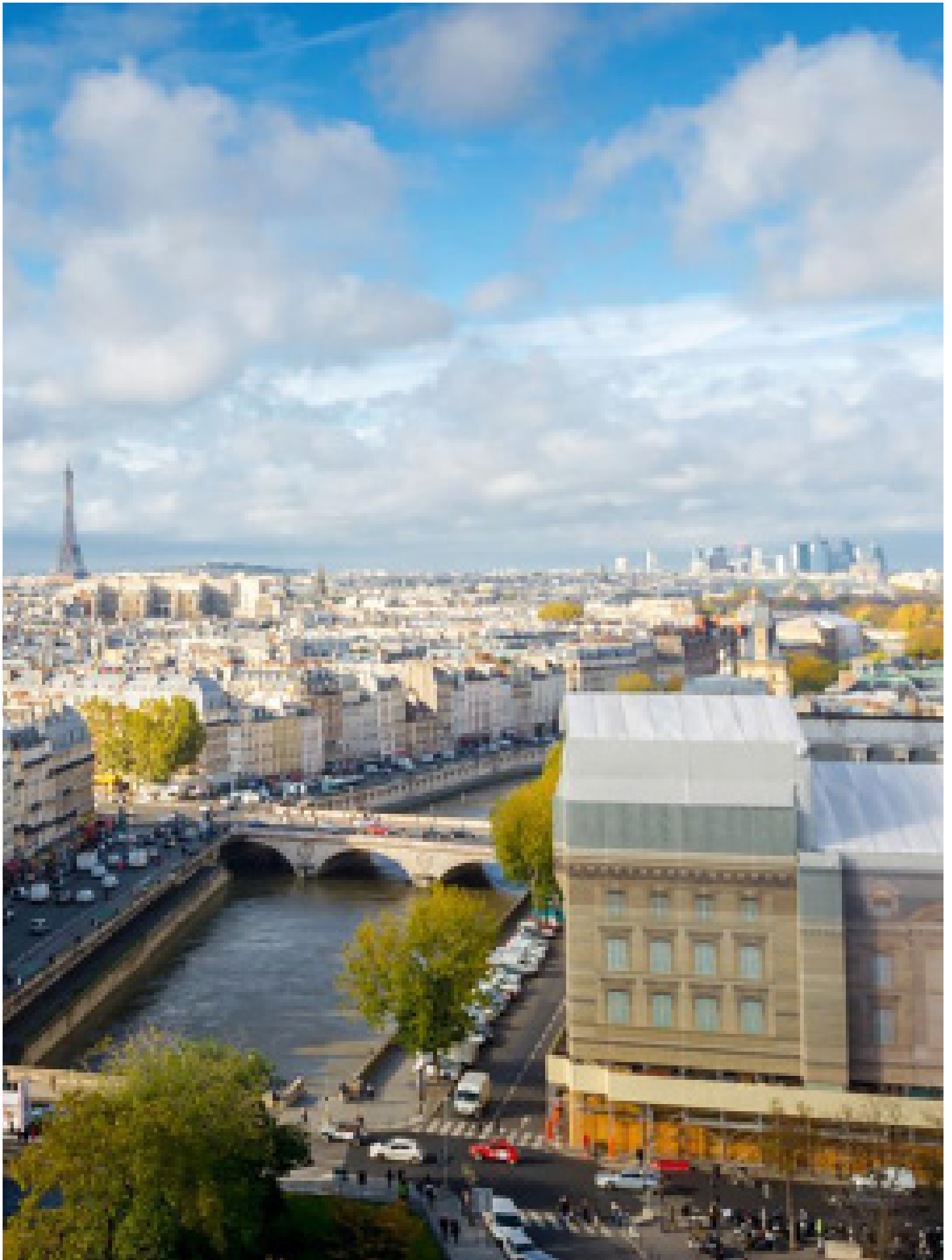














# Introduction

## Why Did I Choose To Live In France With My Family?

After living in Spain, close to Barcelona, for seven years, we (my husband and two children) decided it was time to try out a different country, have a change, and generally shake things up a little! So we set off on a home-seeking tour of Mexico, Panama, Costa Rica, and the United States. We were in search of a country that would check off as many boxes as possible on a long wish list. After almost eight months of travel and change, we decided that some, but not enough, boxes had been checked off by each country. We also had a slightly unexplainable but definite yearning to return to Europe. But where in Europe? Not the UK (too easy—that's where I'm from), not Scandinavia (too cold and dark), not Italy, nearly Croatia, but finally France. I had been visiting France since I was a young teenager and had very happy memories of summer months there, I also have close family in the north and south of the country and I felt that it would be a safe, stable, and interesting country to raise our children.

But has it all been sweet and easy, and has the “*Belle*” in La Belle France worked its magic on us?

Just six months after we settled into southwest France, close to the city of Pau, I was inspired to write a short article about the good and the bad side of life in La Belle France. I called it *la belle et la bête* (the beauty and the beast). Two years on I thought it would be interesting to see if those “beasts” are still harassing me...or was it simply beginner's shakiness that many expats experience after the first few months? Back in 2008 I wrote:

“I am in a state of permanent surprise; some days it's joyous and other days it's disbelieving. Mostly it's joyous but there are times when I would like to shake those gently shrugging Gallic shoulders...and say, smiling ever so sweetly, ‘Yes, it is possible, I'll show you, right now.’”

In 2011, I agreed with that observation. It can be hugely frustrating trying to get anything accomplished that requires a little thinking outside of the proverbial box.

Whether to handshake or kiss, opening a bank account, getting the timing of shopping right, dodging strikes, learning to enjoy quiet Sundays, dealing with a higher cost of living, observing everyday politeness and etiquette, dealing with customer service (or disservice), learning French (again), coping with school education...it was, in 2011, still a balancing act, but one where the scale tips more often towards *la belle* and not *la bête*.

In 2008 I finished my article with the following words which, two years down the line, I still agreed with:

“There’s always a beautiful side to living in France...after a long and complicated meeting with my bank manager I stepped out onto the town square and into the middle of the farmer’s market, bought some smelly cheese, a long crusty baguette, a bunch of homegrown Lily of the Valley and then contemplated life as I sipped my *café allongé*.”

In 2005, my parents moved to France to retire. In 2014, they are still there, very happy, and have no plans to move “home” as they enter their 80s. I feel quite sure that one day I will return to France, full-time. Sometimes you just know where your heart and soul is... Mine is in France. I hope you enjoy reading the France Manual and that it helps you on your way to a joyful *vie Française!*

Lucy Culpepper

**Europe Correspondant**

**Live and Invest Overseas**

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# Welcome To France—*La Belle Et La Bête*

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Moving to France will certainly transform your life, but the process of moving is not necessarily straightforward. Our hope is that this guide will help smooth the way and will prepare you for the potentially more challenging moments so that nothing is too big a surprise. This manual includes information about mainland (metropolitan) France. It does not include information about France's 13 overseas territories. Deciding on which part of France to settle in, invest in, or live part-time in is certainly a tough choice, and not many countries have something to offer at each cardinal point. I think France does. From Normandy to Provence-Alpes-Côte d'Azur and Grand Est to the Basque region, there is culture and diversity to excite and thrill every taste.

## The Lay Of The Land

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(Photo source: Public domain)

### France's Vital Statistics:

**National Name:** République Française (French Republic)

**Area** (including Corsica): 543,965 square kilometers (210,024 square miles)

**Capital:** Paris

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**Time difference:** GMT +1

**Currency:** The euro (€). Until 2002, francs were used and these are occasionally still quoted in some shops and on shopping receipts.

**Population:** 65.82 million (source: the National Institute of Statistics and Economic Studies, INSEE)

- 0-20 years old: 16.19 million
- 20-64 years old: 37.7 million
- 65 years and older: 11.8 million

Life expectancy at birth (2013 est.):

- Total population: 81.09 years
- Male: 78.7 years
- Female: 85.0 years

**The French Flag:** Le Drapeau Tricolore (French Tricolor) has three equal vertical bands of blue (hoist side), white, and red. The origin of the flag dates to 1790 and the French Revolution, when the "ancient French color" of white was combined with the blue and red colors of the Parisian militia.

**The French National Anthem:** La Marseillaise. In 1792 so many Marseillaise revolutionaries (the people of Marseille) marched on Paris singing the Hymn of the Army of the Rhine that the tune had its name changed to La Marseillaise, which later became the national anthem.

## The Geography Of France

France lies on the western edge of the continent of Europe and has a surface area of 551,670 square kilometers (220,668 square miles—about four-fifths the size of Texas), making it the largest country in Western Europe. French children learn to draw their country by following the shape of a hexagon with almost equal sides (no side is longer than 1,000 kilometers). Their French hexagon shares borders with Belgium, Germany, and Luxembourg to the northeast; Germany, Switzerland, and Italy to the east; Spain to the southwest; the Mediterranean Sea to the southeast; the Atlantic Ocean to the west; and la Manche (the English Channel) to the northwest. The major cities of France are Paris, Marseille, Lyon, Toulouse, Strasbourg, Nice, Rennes, Lille, and Bordeaux.

There are 18 administrative regions containing 96 departments (referred to as metropolitan France).

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Thirteen territories lie outside metropolitan France. Of the 13, five are overseas departments and are also regions (French abbreviation is DOM-ROM)—Guadeloupe, Martinique, French Guiana, Mayotte, and Reunion; five are overseas collectivities (*collectivités d'outre-mer* or COM)—French Polynesia, Wallis and Futuna Islands, Saint-Pierre and Miquelon, Saint Martin and Saint-Barthélemy; one is an overseas territory—French Southern and Antarctic Lands; and lastly, New Caledonia and Clipperton Island, known locally as *Île de la Passion*, in the eastern Pacific Ocean, hold special statuses.

France's position at the heart of mainland Europe has made it a crossroad of trade, travel, and invasion. To the east lies a vast industrial and urban area stretching from the mouth of the Rhine to the plains of the Po River, to the northwest are the industrial centers of the UK, and to the south is the Mediterranean arc running from Spain to central Italy. The French coastline provides access by sea to Northern Europe, America, and Africa.

One of the great joys of visiting and living in France is that the scenery is so varied. Every region is different and every part of France is worth exploring. Travelling through France is a feast—you will never have to pass mile after mile of waste land or uninhabitable desert, making the choice of region for the newcomer all the more difficult.

## Varied Landscapes And Topography

If you draw a line from Bayonne, in the southwest of France close to the Spanish border, and Sedan, in Grand Est close to the Belgium border, most of the land to the west of that line is low-lying, below about 200 meters (650 feet). Most of that area is covered by the plains and plateaus of the Paris and Aquitaine basins. Despite not having any mountain ranges, the landscapes are varied from the coastal plains of Pas-de-Calais to the alluvial plains of the Seine and Loire rivers, the sandy plains of Les Landes, and the wild scenery of Brittany.

Looking east from the Bayonne-Sedan line are the mountain ranges of the Massif Central (highest point: Puy de Sancy at 1,886 meters, or 6,197 feet) and its northern extension the Morvan; the Vosges (highest point 1,424 meters, or 4,670 feet); the Jura, separating the Rhine and Rhône rivers (highest point 1,720 meters, or 5,640 feet); and the Alps (highest point 4,810 meters, or 15,782 feet). To the southwest, forming the border with Spain lies the Pyrenees running from the Mediterranean to the Atlantic Ocean, at their highest point towering over the land at 3,300 meters, or 10,800 feet).

The countryside of the Vosges and Massif Central is undulating with medium-altitude, rounded-peak mountains and steep-sided valleys. A walk or drive up the dormant volcanic peak of Puy de Dome, close to Clermont Ferrand, in the Auvergne-Rhône-Alpes region of the Massif Central is a must for its absolutely staggering views. On a clear day you can see Mont Blanc in the Alps. The Massif Central is the largest volcanic area in Europe. The volcanoes are dormant but not extinct; there is plenty of volcanic activity going on deep below the ground, as can be seen at the hot springs at Chaudes Aigues in the Cantal department, where the water comes out of the ground at 82°C (180°F)—the hottest springs in Europe.

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The Jura Mountains (and Prealps) are also medium altitude, but quite different from the Massif Central as they are made from more recently formed sedimentary rocks containing large amounts of limestone. The scenery is dramatic, with some breathtakingly high peaks (in the Haut Jura), deep valleys, and a multitude of beautiful lakes. Many of the higher areas are crossed by narrow transverse valleys called *cluses*, which make communications easier in the area than in most mountainous regions.

## The Big Mountains

France's highest mountains are in the Central Alps and the Pyrenees, in the zone where the crustal plates supporting Europe and Africa collided more than 50 million years ago. The scenery in both these ranges is nothing short of majestic, with craggy summits, jagged peaks (even more so in the Alps), and huge U-shaped glacial valleys. Both ranges extend beyond France's borders.

## Rivers

France is drained by four major rivers: the Loire, the Garonne, the Seine, and the Rhône. Throughout the millennia, these rivers have provided focal points for urban and industrial development. The Loire (longer than 1,000 kilometers, or 629 miles) and the Garonne (574 kilometers, or 357 miles) flow east to west into the Atlantic Ocean. They flow unevenly and so have never developed river transportation, but their estuaries are sheltered, providing the perfect setting for successful ports such as Nantes-Saint-Nazaire (in the Loire-Atlantique department), Bordeaux (in the Gironde), and Bayonne (in the Pyrenees-Atlantiques).

Along their course in France, the Seine (775 kilometers, or 482 miles) and the Rhône (520 kilometers, or 324 miles) are both navigable rivers. The towns of Rouen and Le Havre on the Seine are major port towns serving Paris, and the Rhône is an important means of transport between Lyon and the Mediterranean Sea to the south. In addition, the Rhine, which forms the border between France and Germany for a distance of 190 kilometers (118 miles), is one of the most important navigable waterways in the world.

There is also an important network of canals linking most of the rivers together, allowing barges to cruise from the north to south through central France and west to east along the Canal du Midi.

## The Coast

France is blessed with 3,417 miles of varied coastline bordering the Mediterranean Sea, the Atlantic Ocean (and the Bay of Biscay), and the English Channel. The coastal scenery is as diverse as its mountains and valleys, from the heart-stopping beauty of the Provence-Alpes-Côte d'Azur coast to the less romantic estuarine flats of Hauts-de-France.

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The Mediterranean coast is helpfully divided into two sections: west of the Rhône (Occitanie), and east of the Rhône (Provence-Alpes-Côte d'Azur). Occitanie has mile upon mile of sandy seashores, long thin coastal lakes (known as etangs), and an almost wave-free sea with only a slight tidal flow. From May through October, the water is often warm enough for swimming. This is where the Camargue lies with its wild, white horses and inland waterways. |

To the east is Marseille, France's biggest port, and the start the Provence-Alpes-Côte d'Azur coast and the French Riviera, a rocky jagged coast characterized by small inlets, shingly or sandy beaches, and beautiful countryside. It's also possibly one of the most famous coastlines in the world, with Saint Tropez, Juan les Pins, Saint Raphael, Cannes, and Nice its shining stars.

A hop over to the north of France brings you to a short stretch of coastline bordering the North Sea which starts at the Belgium border and continues into the Hauts-de France region, characterized by the broad sandy beaches and sand dunes.

Following the coastline southwest along the shores of the English Channel, you'll find chalk cliffs, small harbors, and beaches of shingle or sand. The cliffs give way to a flat coastline with beaches and estuaries around the mouth of the River Somme.

In the north of Normandy, chalk cliffs dominate the scene and include the famous white cliffs of Etretat, the highest in France, a site of major national importance, and once a popular holiday location with Parisians.

Beyond the Seine Estuary lies the Normandy coast, which is a mix of sandy beaches, low cliffs, and pebbly beaches. The most northern part of Normandy, the Cotentin is rocky with granite cliffs and sandy beaches.

Where Normandy turns west to become Brittany, the coastline is very rugged and rocky all the way around the Breton coast. The tourist department has conveniently divided the Brittany coastline up according to the color of the rock—you'll find the Jade Coast, the Emerald Coast, the Pink Granite Coast, and the Wild Coast. Tucked in amongst the rocky cliffs are coves and sandy beaches, particularly in the department of Morbihan.

Southwards along the Atlantic coast from the mouth of the Loire, through the Vendée, Charentes-Maritime, and on into the Gironde and Landes departments of Nouvelle-Aquitaine, the coast is predominantly of long sandy beaches with sand dunes. Noteworthy towns along this coast include La Rochelle, Les Sables d'Olonne and Rochefort, Royan, Arcachon, and Capbreton. Some towns are close to the shoreline, but in many places the beaches are backed by thick pine forest. Just north of Biscarrosse is the immense Pyla Dune (Dune du Pyla)—the tallest dune in Europe.

As you enter the Pyrenees-Atlantique department of Nouvelle-Aquitaine, at Biarritz, the coast changes gradually, turning from long sandy beaches to the rugged coves and sandy inlets of the

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Basque region. The seaside is more built up with low-rise residential properties built close to the coastline all the way to the Spanish border at Hendaye.

## The Climate

France is bordered by three seas, the English Channel, the Atlantic, and the Mediterranean and has three main mountain ranges, the Jura, the Alps, and the Pyrenees. The location of a region relative to the coast and the mountains strongly influences its climate. Overall, the climate can be divided broadly into two types: Oceanic and Continental.

To the west and northwest, the climate is Oceanic, sometimes referred to as Maritime. Moving east and southeast it turns to Semi-Oceanic, followed by Mountain, Continental, and finally Mediterranean down in the most southern and southwest regions.

### The Atlantic Coast: Oceanic

The climate at the northern end of the west coast of France has a narrow annual temperature range, averaging 7°C in winter and 16°C in summer. However, summer temperatures can reach the mid-20s°C. This area receives up to 1,210 mm of rain a year falling over about 159 days.

To the south, approximately from La Rochelle to Biarritz, the winter average is 3.8°C to 5.5°C and the summer is 22°C to 27°C. This is one of the wettest regions of France with rain coming in from the Atlantic and off the Pyrenees. Average annual rainfall in Biarritz is 1,450 mm per year falling over 140 days.

Paris is on the eastern limit of the Oceanic climate zone. Average annual rainfall is 637 mm falling over 111 days. The majority of rain falls from April to August, with May and June considered the wettest months. Average maximum temperature in Paris is 16°C; however, 30°C is not uncommon during late July and August. The average minimum temperature is 8.9°C, and in January temperatures can fall to 2.5°C.

### Central France: Semi-Oceanic

As you move away from the ameliorating effects of the Atlantic, temperatures become more extreme, with colder winters and a greater chance of snow than to the west and north, and hotter summers with a higher chance of rain-laden thunderstorms. Winter temperatures range from -1°C to 8°C and summer from 23°C to 26°C. Rainfall is at its highest in May and October. Average annual rainfall in the city of Bourges in the Centre region is 747.9 mm per year falling over 118 days.

### East Central: Continental

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The eastern area from Strasbourg in the north down to Provence in the south experiences some of the most variable weather in the country. Not only is it Continental (no ameliorating effects from the sea) but also mountainous, with the Alps to the east and the Pyrenees to the south. In the summer, temperatures can range between 14 °C and 26 °C, while in winter they are from -4 °C to 6 °C. Annual rainfall varies from 665 mm in Strasbourg to 985 mm in Bourg-Saint-Maurice to 733 mm in Nice.

## **Mediterranean**

This climatic zone is typical of the most southerly part of France in the Occitanie region, which borders Spain. It then curves northeast following the Mediterranean Sea to end in the Provence-Alps-Cote d'Azur (PACS) region. The Mediterranean climate mostly hugs the coastline but in the central coastal area it bulges inland into the Auvergne-Rhone-Alps region. A Mediterranean climate is classified as having hot, dry summers (27°C and higher) and mild (13°C), wet winters.

The southwestern end of this area, close to Spain, has an average rainfall of about 600 mm while the northeastern end is more variable with annual totals between 600 mm and 800 mm, within the PACS region. Most of the rain falls during the fall and winter though summer months can see thunderous rain storms.

Spring temperatures can, feel much lower than they actually are in the PACS region due to the Mistral wind sweeping down from the north. The Occitanie region is also affected by two winds: the Tramontane blowing from the northwest bringing clear blue skies and colder winter days and the Marin that gusts in from the coast bringing cloudy, mild weather.

The most accurate forecasting and meteorological data for France can be found at Meteo France (<http://www.meteofrance.com/climat/france>).

## **The Mountainous Regions**

The main mountain regions of France are the Vosges in Grand Est, the Jura and Alps along the borders with Switzerland and Italy, the Pyrenees in the south along the Franco-Spanish border, and the higher parts of the Massif Central in the Auvergne-Rhone-Alps.

The mountains are, predictably, the wettest and coldest regions of France, and much of the winter precipitation is snow. In the Pyrenees, precipitation tends to be greatest in winter and autumn. In the Vosges, Jura, and the northern Alps, summer and autumn are the wettest seasons.

The Southern Alps, Pyrenees, and parts of the Massif Central have relatively fine and warm summer weather, considering their height, but this may be interspersed with clouds, rain, and thunder. During the summer the mountain peaks are often obscured by a summer haze or

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clouds that build up during the morning. In winter, conditions are often reversed with the mountains rising into clear blue skies and the valleys often enveloped in low clouds and fog. Severe frosts may occur in settled calm weather in all valley regions in winter.

### Monthly Temperatures (Fahrenheit)

Average	January	April	July	October
Nice	45	55.2	73	61
Orange	41.5	55.2	75.9	60.1
Perpignan	45	55.8	73.8	59.7
Marseille	43.5	55	72.9	59.4
Carcassonne	42.3	53.4	72.9	59.7
Montpellier	41.7	55	73.2	57.7
Bordeaux	42.1	53.4	68.7	56.3
Rennes	41.7	50	65.8	55.4
Tours	39.9	49.8	67.1	55.2
Paris	38.3	50.7	65.7	54.1
Lyon	35.6	50.7	68.7	52.7
Grenoble	35.2	48.7	68.7	54.3
Chartres	37.9	47.8	65.1	53.2
Rouen	36.9	49.6	64.6	51.1
Strasbourg	32	49.1	65.8	49.5

Source: Worldclimate.com

## History, Government, And The Economy

### History

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This is not the place for a journey through France's rich history. For a review of the major events that have shaped and formed modern-day France, I recommend the [Embassy of France in Washington's History page](#). A more detailed review of events that have occurred during the Fifth Republic (since 1958 up to November 2014) can be found at the BBC's '[France profile](#)' page.

### Government

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*"La France est une république indivisible, laïque, démocratique et sociale."*

"France is a republic, indivisible, secular, democratic and social," states the French Republic's Constitution.

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The current Constitution of France was adopted on Oct. 4, 1958, and is known as the Constitution of the Fifth Republic. The First Republic of France was established in 1792, following the French Revolution of 1789, when democratic government replaced the long-reigning monarchy of France. A parliament of some sort has existed in France ever since.

France has a multiparty system in which no single party really has a chance of gaining power alone, so parties must work with each other to form coalition governments. Since the 1980s, France's government has alternated between two fairly stable coalitions: one left-wing, centered on the French Socialist Party (along with minor members such as the French Communist Party, Les Verts, and the Left Radical Party), and the other right-wing, centered on the Union for a Popular Movement (with the Democratic Movement as a minor partner).

French politics tend to swing from one side to the other at every election, sometimes it's a moderate swing and every now and then a major one—as in the 2012 election. The French love politics and they believe that the first thing you must do in a democracy is to vote. Consequently, voter participation is high (almost 85% in the 2012 presidential election).

The politics of France take place in a framework of a semipresidential republic with strong democratic traditions. The president of France is head of state and the president-appointed prime minister is head of government. Currently, Emmanuel Macron is president. He is the founder of centrist and liberal political party La République En Marche! and the youngest president in the history of France.

### **The principal political parties in France include:**

- PS: Parti Socialiste (socialist)
- UMP: Union pour un Mouvement Populaire (neo-Gaullist)
- MoDem - Mouvement Démocrate (social liberalism)
- NC (PSLE): Nouveau Centre (Christian liberals)
- VEC: Les Verts (the greens, mainly left wing)
- FN: Front National (extreme right wing)
- PCF: Parti Communiste Français (communist party)
- LCR: Ligue Communiste Révolutionnaire (revolutionary communist league)
- CPNT: Chasse Pêche Nature Traditions, (pro-hunting and fishing and traditionalist)

The French government is divided into various levels, ministries, and sections, with a simplified hierarchy of the governing power in France being:

- The president of France
  - The French Parliament (Parlement Français)
-

- Regional councils (*conseil regional*) that head 18 regions in France
- General councils (*conseil general*) that head 96 departments in France
- Town councils that head about 37,000 communes in France.

The Parliament of France consists of two houses: the **National Assembly** (Assemblée Nationale) and the **Senate** (Sénat).

- **The National Assembly deputies** represent local constituencies and are directly elected for five-year terms. The assembly is the principal legislative body and has the power to dismiss the cabinet ministers (the government). Thus the majority in the assembly determines the choice of government.

- **Senators** are chosen by the mayors for six-year terms and half of the seats are submitted to election every three years. The Senate's legislative powers are limited; in the event of disagreement between the two chambers, the National Assembly has the final say, except for constitutional laws and "*lois organiques*" (laws that are directly provided for by the constitution).

In France, the majority of national politicians are civil servants (often high ranking). The majority of the cabinet members and a very large number of parliament members graduated from the same prestigious school, École Nationale d'Administration (ENA). It was considered very unusual that Sarkozy did not.

The Government in France is widely known as one of the most centralized in Europe, meaning that Paris holds tight control over the regions. It is also known to be highly complex and multilayered, with active local participation in politics. However, in 2003, a degree of decentralization took place, which devolved some powers to the regions. The previous government, led by François Hollande, has undertaken to simplify 200 public policies in an attempt to make the country less bureaucratic. You can read more about Hollande's simplification plans at [Faire Simple](#) (in French). Faire Simple includes the ambitious plan to reduce the number of regions in France from 22 to 14. (Read *The Connexion's* report about that plan, [Hollande plans only 14 regions.](#))

In France, the power (and the taxation) strata go down through at least four levels: state, region, department, and commune. At times, tax bills will indicate how much is paid to each level. Even each local village commune decides on its expenditure priorities, runs its own local *fêtes* (street parties), and decides which kind of lamp-posts to have, and when, or if, they are going to fix any potholes.

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## The Economy

With close to 66 million inhabitants, France is the second-largest consumer market in Europe, after Germany, and the fifth-largest economy in the world, with a GDP of US\$2.273 trillion (est. 2013, purchasing power parity). Almost 83 million tourists visited the country in 2012, according to the United Nations World Tourism Organization, making France the leading tourist destination in the world. And in a new report from the Ile-de-France Regional Tourism Committee, Paris is the most popular tourist destination in the world, with 32.3 million visitors flocking to the City of Light in 2013.

France, as with many modern industrialized nations, has a large and diverse industrial base. It was not affected as greatly by the housing crisis as Spain; however, unemployment was at 9.8% at end of the last quarter of 2013. There are signs the French economy is recovering, but a stronger and sustained boost to investment and job creation is needed to reduce unemployment.

According to IMF figures (2013 est.) France's purchasing power parity GDP per capita (this is the value of all final goods and services produced within a nation in a given year divided by the average population for the same year) was US\$35,784.

## Balance Of Trade

France reported a balance of trade deficit equivalent to 61.2 billion euros in 2013. The main exports are machinery and transportation equipment, aircraft, plastics, chemicals, pharmaceutical products, iron and steel, beverages, wheat, beef, pork, poultry, dairy products, and wine.

France's principal imports are machinery and equipment, vehicles, crude oil, plastics and chemicals.

The Trade with European Union countries account for 65% of French trade.

Pre-crisis, according to UNCTAD, France received US\$84,339 million of inward flowing foreign direct investment; by 2012 that had fallen to US\$25,093 million.

International companies choose France as a base for a number of reasons:

- Its strategic position at the heart of Europe,
  - It's centrally positioned in the largest market in the world (Europe) with 500 million consumers,
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- Membership of the eurozone offers the advantages of a single currency in 18 different countries.

The inflation rate in France was recorded at 0.7% in January 2014, as reported by the INSEE, France. The inflation rate in France averaged 4.72% from 1958 until 2014, reached an all-time high of 18.8% in June 1958 and a record low of -0.7% in July 2009.

Detailed analysis of the French economy can be found at the INSEE.

## Investing In France

Despite the fact that France presents a picture of strikes and long vacations to the international onlooker and potential investor, the economic climate is improving and investment in France is becoming more attractive.

There are a variety of financial incentives for business investment and job creation. Support is permitted for either investment outlays (buildings, land, and equipment) for three years or the cost of job creation arising from the investment for three years (estimated wages and social security contributions for two years).

For your further information please refer to:

- The Invest in France Agency: <http://www.invest-in-france.org/us>
- The American Chamber of Commerce in France: [www.amchamfrance.org](http://www.amchamfrance.org) 156 Boulevard Haussmann, 75008 Paris, France; tel: +33-0-1-5643-4567; Fax: +33-0-1-5643-4560; [amchamfrance@amchamfrance.org](mailto:amchamfrance@amchamfrance.org)
- AmCham EU: American Chamber of Commerce to the EU, [www.eucommittee.be](http://www.eucommittee.be) Avenue des Arts 53, 1000 Brussels, Belgium; tel: 32-2-513-68-92; Fax: 32-2-513-79-28; [amchameu@amchameu.be](mailto:amchameu@amchameu.be)
- INSEE - National Institute for Statistics and Economic Studies, [www.insee.fr](http://www.insee.fr)
- French-American Chamber of Commerce—New York: [www.faccnyc.org](http://www.faccnyc.org) 1350 Avenue of the Americas - 6th Floor, New York, NY, 10019; tel: 1-212-765-4460; Fax: 1-212-765-4650; [info@faccnyc.org](mailto:info@faccnyc.org)
- U.S. Government Export Portal publishes country and industry market reports, commercial guides, and other essential information for doing business in France: [www.buyusa.gov/france/en/](http://www.buyusa.gov/france/en/)

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## Paris, La Ville-Lumière...The City Of Light

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Almost everyone who visits this enchanting city falls in love with it. It is the ultimate outdoor museum. Anyone who loves city life will surely dream of living here. Is it a dream, or could it be a reality? Do you have to be a millionaire to live in Paris? If you want to live in a leafy suburb,

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with a garden and a lot of space, then yes you probably do have to possess a small fortune. But if you are willing to live like most middle-class Parisians then it is possible. Most Parisians are certainly not millionaires, but they do know where to find a deal and how to get the most out of Paris and her often free, hidden gems (see “Free Paris”). The key to finding a property deal is research: online and on foot. Get to know the arrondissements (see below) and be imaginative. If it doesn’t look great now, could it be the next hot-spot in Paris? In “From Swamp To Marsh To *Magnifique*,” Paris expat Abby Gordon writes in detail about the Marais, which lies across the 3<sup>rd</sup> and 4<sup>th</sup>. You’ll find her article at the end of the manual.

## Property Overview

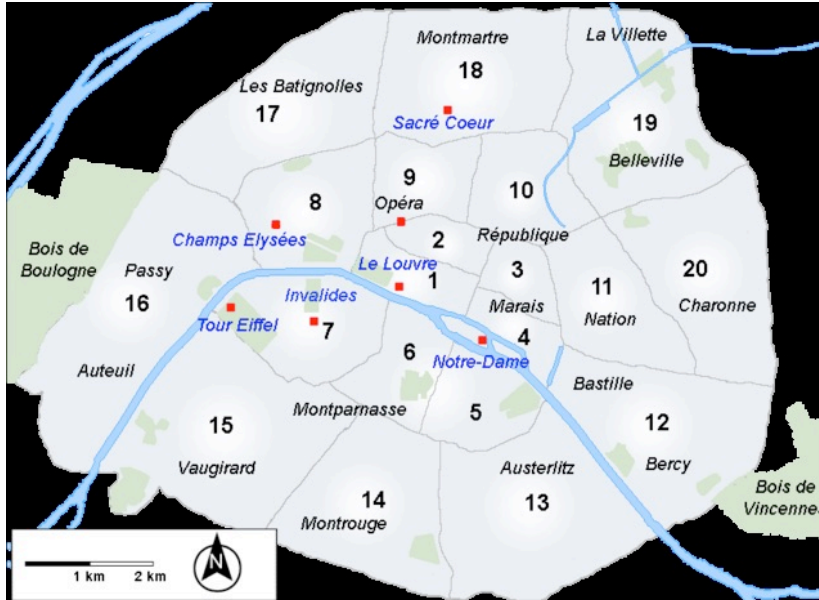
In the third quarter of 2013, the Notaires of Paris reported older property prices in the greater Paris region, fell by 1.2% in a year: down 1.5% for apartments and down 0.4% for houses. During the quarter, they fell by 0.3% (provisional seasonally adjusted data) suffering the effects of the fall in prices for apartments (down 0.6%), which is continuing while those for houses are rising (up 0.3%).

The average price per square meter of an older apartment in Paris in the third quarter of 2013 was 8,260 euros, down on 2013 but still expensive. According to The Economist Intelligence Unit’s latest cost-of-living report, Paris is now the second most expensive city in the world after Singapore, so investors and expats must choose their market carefully.

However, according to the *Knight Frank Wealth Report (2014)*, Paris is ranked 10<sup>th</sup> of the most important and influential cities in the world and is among the top-20 cities in *European Cities and Regions of the Future* published by *Financial Times*. So if you decide to go for it and invest in Paris, you’ll have a wealth of experts agreeing that it is a smart move, along with the millions of tourists who visit every year.

Paris is divided into 20 official districts, or arrondissements. The arrondissements are numbered in an outward spiral starting in the center of the city on the right bank (or northern bank) of the River Seine. The best of these, according to visitors and in terms of having a typical Parisian experience, are the 1<sup>st</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup>, and 7<sup>th</sup>, near the River Seine in the heart of the city. They are also, of course, the most expensive if you are looking to purchase property there. An exploration of each arrondissement is vital to see what you are getting for the price. However, even inside these arrondissements, there are some very surprising disparities. It is essential to get help from a true Parisian—or least someone who really knows what makes Paris tick.

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Above: Paris' 20 arrondissements

The lowest property prices in Paris are currently found in the 18<sup>th</sup>, 19<sup>th</sup>, and 20<sup>th</sup> arrondissement, with the 10<sup>th</sup> and 13<sup>th</sup> not far off. If you are willing to down size from a typical U.S.-sized home to a pied-a terre and are ready to take on some refurbishments, there are studio apartments on the market for less than US\$200,000.

The Century 21 website (<http://en.century21.fr/>) is a good place to get a feel for the arrondissements:

When you arrive at the website you will see a box in the center of the screen with “What” (*Quoi*) and “Where” (*Où*). Simply choose what you want (e.g. an apartment) and for “Where” enter 750 and the number of the arrondissement that you are interested in. So for the 18<sup>th</sup> you would enter “75018,” then under “check out the offers that match your search” click on “Display.” A list of properties should appear for that arrondissement. You can then add them to your account so that you can review them another day.

## Paris: Arrondissement By Arrondissement

### 1<sup>st</sup> Arrondissement—The Louvre

In the center of Paris and bordering the right bank of the River Seine, the Louvre is the least-densely populated arrondissement and has quite a bit of open space such as the famed Jardin des Tuileries. This is also one of the most visited arrondissements with Palais-Royal and the Orangerie. Residential property is limited, so what is there is at premium prices? The old market area of Les Halles is being redeveloped and this may present investment opportunities.



## **2<sup>nd</sup> Arrondissement—Bourse**

This is the smallest of the arrondissements and home to the Paris Stock Exchange (La Bourse). Nestling up to the financial 2<sup>nd</sup> and in stark contrast to it is the 9<sup>th</sup> arrondissement with the Opéra-Garnier and Opéra-Comique.

## **3<sup>rd</sup> Arrondissement—Temple**

Some of the finest museums in Paris are found in the 3<sup>rd</sup>, including the Picasso Museum and the Museum of Jewish Life and Culture. The Marais is formed in part by the Temple arrondissement which is renowned for its nightlife, art shops, and cafes. It is also a center of gay and Jewish life. (See “Special Report—The Marais.”)

## **4<sup>th</sup> Arrondissement—Hôtel-de-Ville**

Hotel-de-Ville includes some of the Île de la Cité and the Île St. Louis and is home to Notre-Dame Cathedral on Île de la Cité, the modern George Pompidou Centre, and the City Hall (Hôtel de Ville). It is sometimes known by its quartier name of the Marais. The Marais is a thriving village scene centered around the rue des Archives. Nightlife is vibrant and there are lots of fashionable shops, restaurants, and cafes. (See “Special Report—The Marais.”)

## **5<sup>th</sup> Arrondissement—Panthéon**

Located on the left bank of the Seine, the 5<sup>th</sup> is often referred to as the Latin Quarter. It is the location of the famed Sorbonne University and has been a center of academia in Paris since mediaeval times. As well as universities and polytechnics, there are also many schools and colleges (*lycées*), including Lycée Louis le Grand and Lycée Henry IV. The Pantheon has some of the finest churches in Paris: Saint Étienne du Mont and Saint Séverin, to name just two. This is one of the most expensive areas in the capital.

## **6<sup>th</sup> Arrondissement—Luxembourg**

The 6<sup>th</sup> is also home to several prestigious academic establishments and has the largest public park in the city, the Jardin du Luxembourg—the garden of the Palais du Luxembourg, built for Marie de Medici. The combination of medieval streets and some of the most trendy restaurants, bars, cafes, bookshops, and fashion houses in Paris has made this the most expensive area to buy in.

## **7<sup>th</sup> Arrondissement—Palais-Bourbon**

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The 7<sup>th</sup> is home to the Eiffel Tower and is perhaps the most aristocratic area of Paris. There are numerous government buildings including the Assemblée Nationale. Right in the middle is the famous Les Invalides, a complex of museums, monuments, and other buildings relating to all things military, including a hospital and retirement home for war veterans, Napoleon Bonaparte's tomb, and l'Eglise Saint Louis des Invalides. Musée d'Orsay houses one of the world's finest collections of Impressionist paintings.

### **8<sup>th</sup> Arrondissement—Elysée**

In the 8<sup>th</sup> you'll find the Arc de Triomphe, the Champs-Élysées, and Place de la Concorde. There are some very fashionable shops along the Champs-Élysées as well as a buzzing nightlife. The area around the Gare St. Lazarre is less expensive and this lowers the average price slightly.

### **9<sup>th</sup> Arrondissement—Opéra**

The 9<sup>th</sup> arrondissement is the place to be if you love big department store shopping as it is home to the Boulevard Haussmann Printemps and Galeries Lafayette flagship stores. In contrast is the Opéra-Garnier with its huge Romanesque pillars. To the north, bordering Montmartre is Boulevard de Clichy and Boulevard Pigalle, where there are bars, brasseries, theaters, and sex shops. The area has one of the most buzzing atmospheres in the city, with a wealth of entertainment on its doorstep.

### **10<sup>th</sup> Arrondissement—Enclos-St-Laurent**

In terms of buying property, the 10<sup>th</sup> could provide a surprise. On one hand it has a reputation for squalor and crime, but on the other there has been renovation and urban renewal taking place. The squalor is particularly obvious around Gard du Nord and Gare de l'Est, but the anomaly is that these both provide excellent transport connections. The 10<sup>th</sup> is also the site of the Canal St. Martin, which provides a pleasant area to stroll along.

### **11<sup>th</sup> Arrondissement—Popincourt**

The 11<sup>th</sup> is another area of urban renewal. It is not an arrondissement where you will see much in the way of Parisian heritage but you will have plenty to do if you enjoy bars, clubs, small shops, and cafes. The 11<sup>th</sup> is the most densely populated arrondissement in Paris and is mainly favored by young singles, young couples, the gay community, and low-income immigrants.

### **12<sup>th</sup> Arrondissement—Reuilly**

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The 12<sup>th</sup>, on the right bank of the Seine, is one of the most popular areas for young families due to its proximity to the enormous Bois de Vincennes, just beyond the *périphérique* (the circular road that runs around Paris) and the Parc de Bercy. The Opéra Bastille, built in 1989, is also in the 12<sup>th</sup> and is an important cultural center in the city. There are also small, trendy shops and bars on the Faubourg St. Antoine (which runs into the 11<sup>th</sup>).

### **13<sup>th</sup> Arrondissement—Gobelins**

The 13<sup>th</sup> is where the majority of the city's high-rise developments are located. It has also seen quite a bit of urban regeneration which has transformed it from a dormitory arrondissement to one that people come to visit. The new attractions include the Bibliothèque Nationale and the vast MK2 Cité de l'Image cinema complex. This is where Paris' Chinatown is located, with its bustling restaurants, shops, and stalls. To the west is the Butte aux Cailles district, which has the feel of a village within a city and is especially popular with young singles and couples.

### **14<sup>th</sup> Arrondissement—Observatoire**

The 14<sup>th</sup> is famed for the Montparnasse district, a favorite of British and American expats for many years. This is mainly a residential arrondissement; however, there is a vibrant nightlife around Montparnasse train station. Its other main claim to fame is Montparnasse Cemetery, where Simone de Beauvoir, Guy de Maupassant, Jean-Paul Sartre, and César Franck are buried alongside many other intellectuals. The north, towards the Seine and the chicer 6<sup>th</sup> arrondissement, is more expensive, with properties getting cheaper as you move south towards the *périphérique* ring road.

### **15<sup>th</sup> Arrondissement—Vaugirard**

The 15<sup>th</sup> is the most populated arrondissement in Paris, with more than 230,000 inhabitants. Because it's mainly residential, it lacks cultural excitement and nightlife. Property is generally more expensive towards the north, closer to the chic 6<sup>th</sup> and 7<sup>th</sup> arrondissements. It's not without interest; there are shops and cafes on the rue de Commerce, including the incredible Café de Commerce ([www.lecafeducommerce.com](http://www.lecafeducommerce.com)), with its three floors festooned with planted balconies and a glass roof open to the sky. The 15<sup>th</sup> is also where Paris' only skyscraper, the Tour Montparnasse, is situated along with TV stations including France 2 and Canal Plus. The 15<sup>th</sup> is good for living, though it is not a hot tourist spot (i.e. not good for renting out an apartment).

### **16<sup>th</sup> Arrondissement—Passy**

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The 16<sup>th</sup> is bordered to the east by the Seine and the west by the *périphérique* ring road. It is essentially a residential district but nonetheless attracts tourists to its numerous museums (e.g. Guimet Museum of Asian Art, the world-renowned Marmottan Monet Museum), the Passy Cemetery, the Trocadero, and the Bois de Boulogne (which is a park twice the size of Central Park). Passy is also the location of many consulates as well as famous sports complexes such as the Roland Garros tennis stadium and Parc des Prince, the football and rugby stadium. The conservative feel of the 16<sup>th</sup> makes it less attractive to the hip and trendy. The Bois de Boulogne is also known for prostitution which brings its problems, but despite that, the 16<sup>th</sup> is considered a safe place to live.

### **17<sup>th</sup> Arrondissement—Batignolles-Monceau**

The 17<sup>th</sup> is a popular arrondissement due mainly to its good transport connections and lively, village-like atmosphere around the Place des Ternes and Batignolles. This was once considered an undesirable working-class district, but now has fashionable apartments and cafes. It is the site of one of Paris's famous cemeteries, the Cimetière des Batignolles, and resting place of André Barsacq, André Breton, Blaise Cendrars, and Paul Verlaine amongst many others. The 17<sup>th</sup> borders the chic 8<sup>th</sup> and the trendy 18<sup>th</sup>.

### **18<sup>th</sup> Arrondissement—Butte-Montmartre**

If you have to be in an outer arrondissement but like nightlife and activity, this is the happening one to be in. It is home to two of Paris's most famous districts, Pigalle and Montmartre. Pigalle is the red-light district and is obviously a buzzing place at night. Montmartre is situated on a hill (*butte*) with the best views over Paris and is the location of the impressive Sacré Coeur Basilica. The area around Sacré Coeur is full of small restaurants, bars, eateries, and boutique shops. Obviously, the 18<sup>th</sup> is a big tourist destination; however, there are quiet places. Also, prices are surprisingly lower than some other arrondissements—quite possibly because Parisians don't want to live surrounded by tourists.

### **19<sup>th</sup> Arrondissement—Buttes-Chaumont**

The 19<sup>th</sup>, like the 18<sup>th</sup>, is a real mix of extremes—from deprivation and squalor to one of Paris' most beautiful parks, the Buttes Chamont, which attracts many families to the arrondissement. It is also the location of Cité des Sciences et de l'Industrie, the largest science museum in Europe; the Cité de la Musique, a popular venue for music and arts events; and the Paris Conservatoire, an internationally renowned training ground for some of the world's most talented musicians and dancers. Property in the 19<sup>th</sup> is generally the least expensive in the city.

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## 20<sup>th</sup> Arrondissement—Ménilmontant

The greatest attraction of the 20<sup>th</sup> is the Père Lachaise cemetery, the largest and most celebrated of all of Paris' burial grounds. Some of the world's greatest artists, writers, politicians, actors, and other celebrities are buried there, including Edith Piaf, Jim Morrison, Chopin, Oscar Wilde, Gertrude Stein, Marcel Proust, and Maria Callas. Though the cemetery is full of talented souls, their resting place is not one of great culture. The 20<sup>th</sup> is, along with the 19<sup>th</sup>, one of the cheapest places to live with not much to see and do. However, there is a very pretty, quiet park, the Parc de Belleville, where you can relax and picnic on a warm day and have one of the best views of the Eiffel Tower. Not usually frequented by tourists, here you can enjoy a picnic on the grass in relative peace and quiet. If you find the right spot, the 20<sup>th</sup> could be a good location for buyers who want to live in Paris but cannot afford the higher prices of the inner or trendy arrondissements. It would not, however, appeal to many tourists.

## Getting To Paris

### By Rail

Paris has seven stations, each serving a specific area:

- Gare de l'Est: For the high-speed train (TGV) or the trains to the east of France, Germany, Switzerland, and Luxembourg.
  - Gare de Lyon: For trains and TGV to southeast France, Auvergne-Rhone-Alpes, and Occitane and TGVs to Switzerland and Italy.
  - Gare Montparnasse: For the TGV Atlantic (serving the west and the southwest of France) and the regional train to Lower Normandy and the Centre.
  - Gare du Nord: For the trains and TGV to the north of France; Thalys to Belgium, the Netherlands and Germany (links to Scandinavia, Poland, Russia); Eurostar to London.
  - Gare Saint-Lazare: For trains to Normandy and the western and southwestern suburbs of Paris.
  - Gare d'Austerlitz: For trains to the centre of France, Toulouse, and the Pyrenees and night trains to Barcelona and Madrid.
  - Gare de Bercy: For night trains to Italy, the regional train for Burgundy, and the Pullman Orient Express (dinner trips around Paris).
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## By Air

There are two international airports serving most international destinations and French cities: Paris Orly and Paris Roissy Charles de Gaulle: [www.aeroportsdeparis.fr/ADP/en-gb/passagers/home/](http://www.aeroportsdeparis.fr/ADP/en-gb/passagers/home/)

Low cost companies (e.g. Ryanair) offer flights from Beauvais Airport in Oise (about one-and-a-half hours outside Paris). A shuttle bus runs between Paris and the airport. [www.aeroportbeauvais.com/index.php?lang=eng](http://www.aeroportbeauvais.com/index.php?lang=eng)

## By Road

All French motorways lead to Paris! It is easy to get to the capital but not so easy to drive through it or around it.

## Traveling Within Paris

The Metro in Paris runs from 5:30 a.m. to 12:30 a.m. You can purchase a single ticket or a *carnet* (booklet) of 10 tickets which can also be used on buses. Keep your ticket handy, you may be asked to show it to a transit inspector, and tickets are sometimes needed to exit Metro turnstiles.

Passes—good for unlimited travel on the Metro, bus, and RER—are available for one, two, three, five, or seven days. Children's (4–11 years old) passes are half-price.

RATP, the organization that runs public transport in Paris, has a very informative website for English-speaking visitors. They have Metro maps, bus routes, how to get from Paris' airports to the center, and much more: [www.ratp.fr/en/ratp/c\\_21879/tourists/](http://www.ratp.fr/en/ratp/c_21879/tourists/)

## Paris Museums—A Handy Tip

The Paris Museum Pass allows you to enter freely without queuing, as many times as you like, in more than 60 museums and monuments in Paris and surrounding areas. The pass is available in the participating museums and monuments, at the Office du Tourisme in Paris (25 rue des Pyramides, 75001 Paris), the Espace du Tourisme, Ile-de-France (Carrousel du Louvre 99 rue de Rivoli, 75001 Paris & Aéroport Roissy CDG, Terminal 1, Terminal 2C, 2D et 2F), or on the website <http://en.parismuseumpass.com/>

## Staying In Paris

If you are scouting and property hunting, a short-term rental is a great idea. It allows you to live a little like a local without making any commitments. Here's a list of agencies that manage both short and long term rentals.

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- Les Citadines (short-term rent only)  
120 Jean-Jaurès, Levallois Paris Cedex, 92532  
  
Tel: 0-825-010-343  
  
Website: [www.citadines.com](http://www.citadines.com)  
  
Email: [societes@citadines.com](mailto:societes@citadines.com)
- Locaflat (short-term rent only)  
14, rue du Théâtre  
  
75015 Paris  
  
Tel: 01-45-75-62-20  
  
Website: <http://www.locaflat.com>
- LODGIS  
[www.lodgis.com](http://www.lodgis.com)

### **Furnished Apartments In Paris For Sale Or Rent (Long Or Medium Term)**

- Paris Appartements Services  
[www.paris-appartements-services.com/en/](http://www.paris-appartements-services.com/en/)
- Paris Weekender  
[www.parisweekender.com/paris-apartment-rental](http://www.parisweekender.com/paris-apartment-rental)
- Rentals in Paris,  
[www.rentals-paris.com](http://www.rentals-paris.com)

### **Real Estate Agents In Paris**

- Philip Hawkes  
Contact: Kim Bingham  
Tel: +33-0-6-85-29-23-79 /+33-0-1-42-68-11-11  
Email: [kimbingham@philiphawkes.com](mailto:kimbingham@philiphawkes.com)  
Website: <http://www.philiphawkes.com/about.php>
  - Agence Varenne  
42 rue Barbet de Jouy  
75007 Paris  
Tel : 01-45-55-79-00
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- Email: <mailto:abostrom@agencevarenne.fr>  
Website: <http://www.agencevarenne.fr/>
- Cattalan-Johnson Immobilier (C.J.I.)  
26 rue Brunel, 75017 Paris  
Tel: 01-45-74-87-77  
Fax: 01-45-74-87-80  
Email: [cattalanjohnson@wanadoo.fr](mailto:cattalanjohnson@wanadoo.fr)  
Website: <http://www.cattalanjohnson.com>
  - Century 21, France S.A., (Headquarters) Bat D  
3 rue des Cévennes, Petite Montagne Sud,  
CE 1701  
91017 Evry Cedex Lisses  
Tel: 01-69-11-12-21  
Website: <http://www.century21france.fr>
  - Demeure Prestige  
42 avenue Montaigne  
75008 Paris  
Tel: 01-72-74-12-20  
Fax: 01-72-74-12-21  
Email: [prestige@demeure.net](mailto:prestige@demeure.net)  
Website: <http://www.demeure.fr>
  - FEAU  
86 avenue Victor Hugo  
75116 Paris  
Tel: 01-45-53-25-25  
Email: [feau-victor-hugo@daniel-feau.com](mailto:feau-victor-hugo@daniel-feau.com)  
Website : <http://www.feau-immobilier.fr/>
  - Inter Urbis  
31 rue de Monceau  
75008 Paris  
Tel: 01-45-63-17-77  
Fax: 01-45-61-03-74  
Email: [contact@inter-urbis.com](mailto:contact@inter-urbis.com)  
Website: [www.interurbis.net/agence-immobiliere.html](http://www.interurbis.net/agence-immobiliere.html)
  - La Galerie de l'Immobilier  
48 rue Mazarine  
75006 Paris  
Tel: 01-56-24-44-26
-



Fax: 01-56-24-13-93

Website: [www.galerieimmobilierparis.com](http://www.galerieimmobilierparis.com)

Email: [galerie.immobilier@wanadoo.fr](mailto:galerie.immobilier@wanadoo.fr)

- OBS Immobilier

82 avenue des Ternes, 75017 Paris

Tel: 01-45-74-08-88

Fax: 01-45-74-85-44

Email: [agence@obsi.fr](mailto:agence@obsi.fr)

Website: <http://www.obsi.fr>

## Online National Real Estate Agencies And Paris Listings

- <http://en.century21.fr/>
- [www.erafrance.com](http://www.erafrance.com)
- <http://www.logic-immo.com/>
- <http://www.seloger.com/>
- <http://www.fnaim.fr/> (the website of the association of European realtors)

## Free Paris

One day every month and every Bastille Day, most all museums in Paris offer free admission. Every Wednesday, for example, La Maison Européenne de la Photographie (5-7 rue de Fourcy, 75004 Paris; tel. 01-44-78-75-00) and La Fondation Henry Cartier-Bresson (2 impasse Lebouis, 75014 Paris; tel. 01-56-80-27-00) offer free evening admission.

Every Thursday, galleries in the 3<sup>rd</sup>, 7<sup>th</sup>, and 8<sup>th</sup> arrondissements offer vernissages (free openings with wine). Often, you can meet the artist or the gallery owner.

From mid-July to mid-August, Paris Plage, the beach built from sand trucked to Paris and deposited along the bank of the Seine in the 4<sup>th</sup> arrondissement, offers free access to riverside fun, live music, games, and even free water aerobics—not in the river but in the public swimming pool that's part of the annual Paris Plage venue.

You can take a free guided tour of the Fragonard Perfume Museum (Le Musée du Parfum), housed in a Napoleon III townhouse.

Galleries Lafayette, one of this city's *grands magasins*, offers free fashion shows every Friday at 3 p.m.

Several restaurants in the city provide complimentary plates of food when you can order cocktails. In the 11<sup>th</sup> arrondissement, La Cordonnerie (142 rue Saint-Denis, 75002 Paris; tel. 01-40-28-95-35) offers couscous with your drinks every Thursday and Saturday, starting at 8:30 p.m. In the 10<sup>th</sup> arrondissement, the Tribal Café (3 cour des Petites-Ecuries, 75010 Paris; tel. 01-

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47-70-57- 08), one of the pioneers of this "*formule*," serves fried mussels every Wednesday and Thursday from 9 p.m. on, and couscous Friday and Saturday nights.

Meantime, wineries around the city offer free tastings in the hopes that you will be tempted to buy bottles of your favorites to take home with you. The prestigious Caves Taillevent (199 rue du Faubourg Saint-Honoré, 75008 Paris; tel. 01-45-61- 14-09) gives tastings every Saturday from 10 a.m. to 2 p.m.; La Grande Epicerie du Bon Marché (38 rue de Sèvres, 75007 Paris; tel. 01-44-39-81-00) does tastings Fridays and Saturdays from 11 a.m. to 7 p.m. and almost every day during the annual wine festivals; and Petits Bouchons (105 rue Cambronne, 75015 Paris; tel. 01-47-34-89-31) organizes tastings practically every weekend, often with the wine makers themselves.

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## The Regions Of France

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Mainland France (referred to as metropolitan France), French Guyana, Guadeloupe, Martinique, Mayotte, Réunion, and the Island of Corsica make up the country's 18 administrative regions (*les régions*) which are subdivided into 101 departments (*départements*). For administrative purposes the regions outside of Paris are often referred to as the provinces.

This manual lists each of France's mainland regions, with its population and area, and the departments within the region along with the department number. For example, the Haute-Savoie department in the region of Auvergne-Rhône-Alps is number 74. These two numbers are the first two in the regions zip code (*code postale*), followed by three more numbers to denote which part of the department you are in. These numbers are often referred to, or required, on property websites.

The food and drink chapter of the manual gives further insight into each region.

The listing is in alphabetical order—there's no order of preference.

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### Auvergne-Rhône-Alpes

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Population: 7.7 million. Area: 26,916 square miles.

Auvergne-Rhône-Alpes was created in 2016 after territorial reform, when Auvergne and Rhône-Alpes regions were combined.

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This area is the one of the largest regions in France and one of the most prosperous with Lyon, Grenoble, and St. Etienne providing great sources of industry-based employment and income. There is heavy industry along the banks of the Rhône which flows north to south through the region and then into the Mediterranean Sea. But industry aside, there is also some of the most stunning scenery in the two Alpine departments, with the town of Annecy in Haute Savoie being one of my favorite—Alps in the background and Lake Annecy in the foreground.

The scenery here is dramatic with steep-sided hills and mountains (the highest is about 6,000 feet) and deep valleys, and there is some skiing as well. It is a land of climatic extremes, with a continental climate giving hot summers and cold winters. There is light industry and farming and the remnants of ancient silver mining.

Auvergne-Rhône-Alpes is perhaps internationally most well-known for Roquefort cheese and spring water from its volcanic rocks.

There are 12 departments in this region: Ain (1), Allier (3), Ardèche (7), Cantal (15), Drôme (26), Haute-Loire (43), Haute-Savoie (74), Isère (38), Loire (42), Puy-de-Dôme (63), Rhône (69), and Savoie (73). Its regional capital is Lyon in the department of Rhône. It is located in eastern France and borders Switzerland and Italy.

**For more information about this region:**

[www.auvergne-tourisme.info/](http://www.auvergne-tourisme.info/)

<http://www.tourisme-Rhône-alpes.com/>

<http://www.en.lyon-france.com/>

<http://www.vins-Rhône.com/pages/home-en.asp?lng=en&rub=8310>

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## Bourgogne-Franche-Comté

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Population: 2.82 million. Area: 18,450 square miles.

This region lies on the eastern side of France, bordering Switzerland. It is greatly influenced by its Alpine neighbor and shares similar architecture, food, and culture. This is an area of France that is pretty much ignored by foreign home-buyers, which is odd given that its landscape and climate make it perfect for both a winter and summer home and it has good connections with the center and south of France, Switzerland, and Germany. Its proximity to Switzerland means that you could work in Switzerland while living in France.

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The region has a continental climate with mild to cold winters and hotter summers. In winter it sometimes experiences snowfall, but generally winters are cool and dry. The autumn season is particularly beautiful, with crisp blue skies contrasting against the striking colors of the turning leaves. The slopes of the vineyards are called Côte d'Or for a reason: They are often drenched in golden sunshine—this region has 1,830 hours of sunshine per year. Wine is one of the pillars of life here, with some of the most famous wines in the world coming from its vineyards. Grapes were first introduced by the Romans and production was mastered by the local monks. (There are magnificent Cistercian abbeys and monasteries to visit including Cluny, Fontenay, and Cîteaux.) Wines of the region include Chablis, Côte de Beaunes, Côte de Nuits, and Mâconnais.

The geography of this region is diverse with forests, woodland, plains, and valleys. Another striking feature is the great Burgundy Canal, which unites and is fed by the Rivers Saone and Yonne. There's no finer way to explore this region than on a canal boat. Life passes by slowly and there's time to explore...

Rolling cultivated fields and dense pine forest lie between the Vosges Mountains to the north and the Jura to the south. There is also the stunningly beautiful Lake Region (Région des Lacs)—a land of gorges and waterfalls dotted with tiny villages and lakes.

This region of France is rich in history. It has many striking towns and cities such as Dijon, the regional capital; Vézela, a UNESCO-listed medieval village; and Decize, an island set in the middle of the River Loire. It is famed for its wine, food (there is a Gastronomic Fair in Dijon every year), architecture (both Gothic and Renaissance), and history. Up until the late 18<sup>th</sup> century, Burgundy was not part of France, it was a self-governed Dukedom and longtime ally of English kings.

Prior to territorial reform, Bourgogne-Franche-Comté was two separate regions: Burgundy (Bourgogne) and Franche-Comté. Bourgogne-Franche-Comté now has eight departments, including Côte-d'Or (21), Doubs (25), Haute-Saône (70), Jura (39), Nièvre (58), Saône-et-Loire (71), Territoire de Belfort (90), and Yonne (89). An important note to make here is that the Cote d'Or is just one hour from Paris on the high speed TGV train and so makes an interesting investment possibility.

A look at property reveals that some good deals are to be had. For example a four-bedroom renovated stone farmhouse with workshop, garden, barn, and garage was on the market for 149,000 euros. <http://www.prevot-immobilier.com/>

**For more information about Bourgogne-Franche-Comté:**

<http://www.franche-comte.org/>

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<http://www.burgundy-tourism.com/>

[www.visitdijon.com/](http://www.visitdijon.com/)

For a property search in (in English) try [www.burgundy4u.com/](http://www.burgundy4u.com/)

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## Brittany (Bretagne)

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Population 3.24 million. Area: 10,505 square miles.

Brittany is located on the Atlantic coast of western France, with its northern shoreline just stretching out into the English Channel. Brittany has a spectacular 800-mile-long coastline divided according to the colors of the granite that make up the rock. This is France's Celtic outpost and is strongly reminiscent of parts of the UK. It is beloved of sailors, divers, and the local fishermen who supply the shellfish and fish for the local cuisine. There are four departments: Morbihan (56), Ille-et-Vilaine (35), Finistère (29), and Côtes-d'Armor (22). The regional capital is Rennes in Côtes-d'Armor.

**For more information about Brittany:**

[www.brittanytourism.com/](http://www.brittanytourism.com/)

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## Centre-Val de Loire

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Population: 2.54 million. Area: 15,116 square miles.

The name does not do the region justice, whereas its unofficial expat name, the Loire Valley, is much more romantic and inspiring—and this is, indeed, a romantic and inspiring region with the beautiful River Loire (part of which is a UNESCO World Heritage Site), lush green countryside, chateaux (Châteaux d'Amboise, Château de Chambord, Château d'Ussé, Château de Villandry, and Chenonceau), idyllic villages, and historic towns (including Amboise, Angers, Nantes, Orléans, Saumur, and Tours.).

Centre has six departments: Loiret (45), Loir-et-Cher (41), Indre-et-Loire (37), Indre (36), Eure et Loir (28), and Cher (18). The regional capital is Orléans in Loiret.

**For more information:**

[www.loirevalleytourism.com/index.html](http://www.loirevalleytourism.com/index.html)

<http://loirevalley-worldheritage.org/>

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## Corsica (Corse)

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Population: 330,000. Area: 3,350 square miles.

Known in the tourist trade as L'île de Beauté (the Beautiful Island) and by locals as Corse, this rugged island lies off the south coast of France in the Mediterranean Sea. Corsica is geographically closer to Italy than France and in many ways more influenced by Italian culture (the cuisine, language, and Mafia).

The population is low as is the industrial development—due mainly to the rugged landscape. Tourism, however, is very much alive. The warm weather, beautiful beaches, and clear water are excellent for water sports and some of the best diving in the world.

There is fruit and dairy farming and a wine industry that produces delicious fruity white wines and light rosés.

There is still political unrest with claims for independence. The people have their own language (Corsu) which is still spoken and taught in schools, though French is the official language. Corsica has two departments: Corse-du-Sud (2A) and Haute Corse (2B). The regional capital is Ajaccio in Corse-du-Sud.

**For more information about Corsica:**

<http://www.allerencorse.com/>

## Grand Est

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Population: 5.55 million. Area: 22,175 square miles.

The Grand Est region is in eastern France, bordering Belgium, Luxembourg, Germany, and Switzerland.

Grand Est has ten departments : Ardennes (8), Aube (10), Bas-Rhin (67), Marne (51), Haute-Marne (52), Haut-Rhin (68), Meurthe-et-Moselle (54), Meuse (55), Moselle (57), and Vosges (88). Its regional capital is Épinal, located in Vosges.

Prior to the unification that occurred after territorial reform, the Grand Est region was composed of the Alsace, Champagne-Ardenne, and Lorraine regions.

In the former Alsace region, the eastern slopes of the Vosges Mountains are the wine producing areas (Reisling, Gewurtztraminer, Pinot Blanc, and Tokay). Heavy industry is found along the

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River Rhine, but the surrounding countryside and villages are very beautiful. French is spoken, but a strong local dialect that sounds like a mixture of French and German is also used.

What used to be Champagne-Ardenne has great historical significance; it is where the French King Clovis was baptized and turned to Christianity in A.D. 496, where awe-inspiring numbers of World War I graves are found, and where the German army signed their capitulation for World War II on May 7, 1945.

The region formally known as Lorraine is the birth place of France's heavy industry due to its geopolitical location (bordering Germany, Belgium, and Luxembourg) and because there are four major rivers running through it: Moselle, Marne, Meuse, and Meurthe. Although you can escape the industrialization in the Vosges Mountains to the south, this is not a region to recommend to would-be expats.

**For more information about the Grand Est region visit:**

[www.tourisme-alsace.com/en](http://www.tourisme-alsace.com/en)

<http://www.champagne-ardenne-tourism.co.uk/default.aspx>

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## Hauts-de-France

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Population: 5.97 million. Area: 12,283 square miles.

Meaning "upper France" in English, Hauts-de-France is located in northern France and shares a border with Belgium and the English Channel along its northwestern coast. There are five departments in this region: Aisne (2), Nord (59), Oise (60), Pas-de-Calais (62), and Somme (80). The regional capital is Lille, located in Nord.

Hauts-de-France was created in 2016 after territorial reform after the Nord-Pas-de-Calais and Picardy regions were combined.

The former Nord-Pas-de-Calais part of this region is not recommended to would-be expats for its scenery: It is flat with an uninspiring coastline along the English Channel. However, quite a few of British expats do live here, so there is a large community of English speakers. Take that as a pro or con.

It is an important maritime region (the English Channel is one of the busiest shipping lanes in the world) with heavy industry and a dense road, rail, and canal network. The Northerners of France are called Les 'Tchies and are reputed to be very friendly people. This region played an important role during the World War II, especially with the evacuation of allied troops at Dunkirk.

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What was once Picardy is a plateau region divided by the rivers Somme and Oise. There is little industry except in Amiens (the former capital of the region). The main source of employment and activity is agriculture, particularly cereal crops. Vast fields of barley, wheat, and sugar beet stretch endlessly across the countryside. Because of that it is not an area of great attraction to expats.

Amiens, on the banks of the River Somme, is home to the Cathédrale Notre-Dame d'Amiens, one of the world's most impressive cathedrals and the largest Gothic cathedral in France. The tomb of Jules Verne is in the Madeleine cemetery. It is also in the country of poppies, a symbol of the blood shed by soldiers during World War I.

**For more information:**

[www.northernfrance-tourism.com/](http://www.northernfrance-tourism.com/)

<http://picardietourisme.com/en/index.aspx>

<http://www.images-en-somme.fr/en/>

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## Île-de-France (Région Parisienne)

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Population: 12 million. Area: 4,638 square miles (23% of that is Paris).

This region is the most highly populated in all of France, the richest, and has the biggest economy. There are eight departments forming two concentric circles around Paris (75). The inner circle (sometimes called La Petite Couronne) is made up of Hauts-de-Seine (92), Seine-Saint-Denis (93), Val-de-Marne (94); the outer circle (sometimes referred to as La Grande Couronne) is made up of Seine-et-Marne (77), Yvelines (78), Essonne (91), and Val-d'Oise (95).

Although this region is principally dormitory land, there are still some very pretty parts worth exploring (e.g. Provins, Vexin) particularly if you want to be on Paris' doorstep but not right in the city.

**For more information about each department:**

<http://www.tourisme-hautsdeSeine.com/>

<http://uk.tourisme93.com/> (Seine-Saint Denis)

<http://www.tourisme-valdemarne.com/>

<http://www.tourism77.co.uk/> (Seine-et-Marne)

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<http://www.tourisme.yvelines.fr/>

<http://www.tourisme-essonne.com/>

<http://www.val-doise-tourisme.com/index.php?op&choixlangue=anglais>

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## Normandy (Normandie)

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Population: 3.32 million. Area: 11,547 square miles

Normandy is in the north west of France—it's the region that has a long coastline that sticks out into the English Channel. There are long, uninterrupted sandy beaches lining the coast, which of course are famed for the D-Day battles. (If this period of recent history interests you, here is a link to the most incredible website: [www.6juin1944.com/index.php](http://www.6juin1944.com/index.php) )

From a visitor's point of view, this is the land of Impressionism. The great Impressionists were inspired by the beautiful light as the sun set over the English Channel. Their easels were a common sight along the Channel coast, the banks of the Seine, in Rouen's old town, and Monet's private gardens in Giverny.

Previously divided into Upper Normandy (Haut Normandie) and Lower Normandy (Basse Normandie), these departments were merged in 2016 after territorial reform, forming a single region now known as Normandy (Normandie).

Within Normandy, there are five departments: Calvados (14), Eure (27), Manche (50), Orne (61), and Seine-Maritime (76), where the regional capital, Rouen, is located. Concentrations of heavy industry are centered on Rouen, the port of Le Havre, and the Seine Valley (in the former Upper Normandy).

Normandy is mainly an agricultural region with dairy, fishing, and apple farming as the main sectors. This is the home to Calvados (apple brandy) and cider. Orchards grow in rolling country dotted with timber-framed homes. It is also an important region for beef production, cereal crops, and, of course, dairy cattle, producing rich creamy milk used to make the famous Camembert cheese.

Here, there is some coastal tourism, low urbanization, and a small population. If you like maritime life, take a visit to Cherbourg, a lively town with numerous quayside restaurants, hotels, and markets. It has the biggest artificial harbor in the world and is a transatlantic port of call for the world's biggest liners (such as the Queen Mary II), and is a fishing, merchant, naval, and yachting port.

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Interestingly, the former regional capital of Lower Normandy was Caen. Caen was the birthplace of William the Conqueror, the first Norman king of England who invaded England in 1066 and started what is known as the Norman Conquest. Just outside Caen is Bayeux, where you can visit the hugely impressive tapestries. For an unforgettable experience, stay at the St. Benoit Convent (<http://www.lajoiesaintbenoit.com/hotstbenoit.html>). Lying just off the coast of Manche is the tiny island of Mont St. Michel, and further out to sea, the British Channel Islands.

**For more information:**

[www.normandie-tourisme.fr/normandy-tourism-109-2.html](http://www.normandie-tourisme.fr/normandy-tourism-109-2.html)

<http://www.hautenormandie.fr/>

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## Nouvelle-Aquitaine

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Population: 5.88 million. Area: 32,456 square miles.

Nouvelle-Aquitaine is located in southwestern France and is bordered by Spain and the North Atlantic Ocean on its western coast. This region, before territorial reform, was made up of Aquitaine, Limousin, and Poitou-Charentes. It now has 12 departments, including Charente (16), Charente-Maritime (17), Corrèze (19), Creuse (23), Deux-Sèvres (79), Dordogne (24), Gironde (33), Haute-Vienne (87), Landes (40), Lot-et-Garonne (47), Pyrénées-Atlantiques (64), and Vienne (86). Its regional capital is Bordeaux, which is located in Gironde.

Nouvelle-Aquitaine, as a conglomerate of three separate regions, is hugely varied. In the old Aquitaine, there are mountains (the Pyrenees), plains, and coast. It is home to wines of Bordeaux, Madiran, and Jurançon. There are many types of industry, including cereals, cheese, wine, and gas.

In what was once Limousin, it is mostly rural, with a unique landscape of woodlands, green pasture, and deep valleys. It lies on the western limit of the Massif Central and is a very hilly region. It is a quiet, romantic part of France that appeals to lovers of nature and wildlife and not to culture enthusiasts craving theaters, museums, and nightlife. (Because of this, property prices are lower than many other regions.)

And in what was formally known as the Poitou-Charentes region, you find the central part of France's Atlantic coastal plain, where it's quite flat, but inland it becomes more undulating as the land rises towards the Massif Central. In the south there are extensive vineyards where grapes for Cognac and the aperitif Pineau des Charentes are grown.

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This is another region that deserves more attention for its climate: It is one of the mildest in France, and the coastal area of this region is the sunniest part of France outside the Mediterranean coastline.

Properties in Nouvelle-Aquitaine are attractive, especially in the old Limousin. For US\$184,000 you could buy a beautiful partly-restored character house built in 1832, with a mill, and former blacksmith's workshop, with a 4,000-square-meter pond and gardens. Or you could buy a whole village for US\$275,000 with three houses, four barns, two other stone buildings, and a bread oven on 6.5 hectares. The structures of the two houses are sound. The third one needs work on the roof. Two barns need their roofs to be checked. The realtor Immo Cruese's ([www.immo-cruise.com](http://www.immo-cruise.com)) top price category is more than 180,000 euros—most places start at that price.

If you are interested in restoring a property or buying a refurbished rural property, the old region of Poitou-Charentes is also worth exploring. There are a lot of sizeable properties ripe for renovation under US\$65,000. A typical example on French-Property.com was a 400-year-old village house with river views, the potential to create a beautiful family home or B&B, the potential for six bedrooms, and a lot of original features. This house was in the village of St. Germain de Confolens in Charentes and was listed at 66,000 euros.

Although this area is attractive, be wary of coastal properties. Some parts of the coast are at, or even slightly below, sea level. In the spring of 2010, hurricane Xyntia caused massive destruction when it broke through the sea defenses. About 1,700 houses in the Charente-maritime department (and Vendée in Pays-De-La-Loire) were destroyed.

The main industry here is agriculture, principally cattle (Charolais and Limousine), potatoes, and oak wood (used to make oak barrels for the wine industry), with leather and other derived products playing a supporting role. Hydroelectric installations provide some technical employment. It is also home to wines of Bordeaux, Madiran, and Jurançon. There are many types of industry, including cereals, cheese, wine, and gas.

There is also local tourism, with the coastal area in Charentes-maritime being popular with French tourists. The most well-known towns include La Rochelle, Rochefort, Royan, and the beautiful islands of Oléron and Île de Ré. Outside of these centers, however, there are miles of oyster beds, for which the area is famed—not very picturesque and certainly ruling out bathing. Also in the Charentes-maritime is the Marais Poitevin or “Green Venice,” the second largest humid zone in France and of great ecological importance. There are over 90,000 hectares of greenery, with thousands of canals that can be explored on foot, in a boat or canoe, by bicycle, or on horseback.

**For more information:**

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<http://www.holidays-france-atlantic.com/>

[www.tourismelimousin.com/en/index.php](http://www.tourismelimousin.com/en/index.php)

[www.tourisme-aquitaine.fr/en/](http://www.tourisme-aquitaine.fr/en/)

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## Occitanie

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Population: 5.63 million. Area: 28,079 square miles.

Prior to territorial reform in 2016, Occitanie was made up of the regions Languedoc-Roussillon and Midi-Pyrénées. It is located in southern France and shares a border with Spain. Its eastern coast is bordered by the Mediterranean Sea.

Occitanie now has 13 departments: Ariège (9), Aude (11), Aveyron (12), Gard (30), Gers (32), Haute-Garonne (31), Hautes-Pyrénées (65), Hérault (34), Lot (46), Lozère (48), Pyrénées-Orientales (66), Tarn (81), and Tar-et-Garonne (82). Its regional capital is Toulouse, in Haute-Garonne.

In what was the old region of Languedoc-Roussillon, France's oldest university is found. It voted as one of the best places to live in France (prior to the merging of regions)—if you like cities. This is the “other” south of France: It is very Mediterranean and highly influenced by its proximity to Spain. It is hot and dry in the summer, wet in the winter, and cool and clear in the spring and fall. It certainly has a high number of days of sunshine. This is a region of warm colors, sleepy villages, mountains, gorges with cascading rivers, endless vineyards (with some very good wines), olive trees, colorful markets, the Canal du Midi, and the gentle waters of the Mediterranean coastline. It is also the land of the Cathars and has some incredible historic sites to visit, including Carcassonne.

The region that was once Midi-Pyrénées was France's biggest region but had one of the lowest population densities. Toulouse, the regional capital, is the center of aeronautical engineering, with Airbus based there along with many supporting businesses. These all attract a large number of young expats with families to the region. (There is an international school in Toulouse: <http://www.intst.eu/>)

Toulouse is in Haut-Garonne and is the only major city in the region; nothing else rivals Toulouse, so all turn toward the city for higher education, employment, and culture (there's a fantastic space museum that every age would enjoy). Of course there are other interesting towns to visit including Albi, Auch, Tarbes, Lourdes and Montauban (an ancient *bastide* town). There is also fabulous skiing in the resorts of the three departments bordering Spain: Haute-Garonne, Hautes-Pyrenees, and Ariège.

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**For more in more depth information about living in the old region of Languedoc:**

- **See our special report: “Living The Dream Life In Wine Country.”**

**For more information, click here:**

[www.tourism-midi-pyrenees.co.uk/en/index.php](http://www.tourism-midi-pyrenees.co.uk/en/index.php)

[www.creme-de-languedoc.com](http://www.creme-de-languedoc.com)

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## Pays De La Loire

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Population: 3.55 million. Area 12,387 square miles.

Pays De La Loire is also known as Loire Country or Western Loire and is not to be confused with the Loire Valley, even though the River Loire runs right through it and ends at Nantes, the regional capital. The region has five departments, two of them coastal—the Loire Atlantique (44) and the Vendée (85)—and three of them inland—the Mayenne (53), the Sarthe (72) and the Maine-et-Loire (49). Pays-de-la-Loire is located on the west coast of France, bordering Lower Normandy, Brittany, and the Atlantic Ocean. There are 200 miles of coastline. The coast is quite built up round the seaside resorts, particularly at les Sables d'Olonne, Saint Gilles Croix-de-Vie, and St. Jean de Monts, but between these centers there are long stretches of empty beach.

This is not the main area for visiting the famous Chateaux de la Loire, though there are beautiful chateaux in the region—the most famous are further upstream in the Centre region.

The Vendée department was a bastion of Protestantism during the Holy Wars. It was from here that thousands of Protestants fled to England and America after the revocation of the Edict of Nantes in 1685 and the end of religious tolerance.

Nantes, the regional capital just two hours from Paris on the high-speed TGV train, is the largest economic hub in northwest France and is the sixth largest city in France.

Maine-et-Loire is the heart of the region known as Anjou and is famed for Saumur wine production. Sarthe and Mayenne are strongly agricultural and rural departments, and more closely resemble Lower Normandy than the rest of their own department.

**For more information:**

<http://www.paysdelaloire.fr/>

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## Provence-Alpes-Côte d'Azur

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Population: 4.94 million. Area: 12,100 square miles.

This includes the classic south of France, with its balmy climate, glittering Mediterranean Sea, beautiful beaches, and fields of lavender, but it also includes Alpine France, with its towering mountains—two completely different scenarios.

The region has six departments: Bouches-du-Rhône (13), Vaucluse (84), Hautes-Alpes (05), Alpes de Haute-Provence (04), Alpes-Maritimes (06), and Var (83). To the south lie the Mediterranean Sea and Corsica, to the west Languedoc, to the east Italy, and to the north the Alpine mountains. Such a heady combination...perfumes, rosé wines, Provençal cuisine, skiing, film, and jazz festivals. The regional capital is Marseille.

This is Tourist France with a capital T and is not a region for property bargains; nonetheless, it is hugely enticing and difficult to resist.

For more information about Provence-Alpes-Côte d'Azur:

<http://www.decouverte-paca.fr/us/>

<http://riviera.angloinfo.com/>

## People And Culture

### Nationalities

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The ethnicity of the French population is Celtic and Latin with Teutonic, Slavic, North African, Sub-Saharan African, Indochinese, and Basque minorities. (See the chapter on the Basque region for a more in-depth read about this minority population.)

### Language

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French—derived from the vernacular Latin spoken by the Romans in Gaul—is the official language of France and is the first language of 88% of the population. The second most widely spoken language or group of languages are the Occitan languages of southern France, spoken by more than 7 million people representing 12% of the population of France. Arabic, the third largest minority language, is spoken by around 1.7% of the population throughout the country.

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Other immigrant languages from the former French colonies include Kabyle (originating from Algeria) and Antillean Creole.

The most widely spoken minority languages in France include:

The Romance languages—Catalan (in Roussillon), Corsican (Corsu), Provençal, Occitan, Béarnaise, and Italian

Germanic languages—Alsatian (in Grand Est), Flemish (in the northeast France)

Celtic languages—Breton (in Brittany)

Isolate languages (no other root)—Basque

Most people who speak minority languages also speak French. The languages that most closely resemble French (Occitan, Provençal, and Béarnaise) are those that are struggling to maintain their autonomy.

French is a working language in international organizations such as the International Olympic Committee. French is the mother tongue of nearly 80 million people, and the eighth most-spoken language in the world (out of more than 2,000 languages).

There are estimated to be more than 250 million people capable of using French from time to time. French has a very positive image—it is after all “the language of love” and is considered a language of civilization. French is present in education systems and taught on every continent. An estimated 57 million pupils and students are learning French or studying in France abroad, involving some 900,000 teachers.

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## Religions

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The overwhelming majority of French nationals are Roman Catholic (85%) followed by Muslim (*Musulmans*) at 10%, Protestant 2%, Jewish 1%, and unaffiliated 4%. (For a list of English speaking religious institutions see the chapter “Daily Life.”)

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## Holidays

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National holidays are a big part of living in France and a big part of French culture. Make the most of them and try to get involved in some way. This will be easier if you are a member of a church as many of the national holidays are part of the religious calendar.

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## Annual National Holiday And Festival Dates:

Jan. 1 (New Year's Day)

Easter Monday

May 1 (Labor Day)

May 8 (World War II Victory Day)

Ascension Thursday

Pentecost Monday

July 14 (La Fête Nationale , sometimes called Bastille Day...but not by the French)

Aug. 15 (Assumption)

Nov. 1 (All Saint's Day)

Nov. 11 (Armistice Day)

Dec. 25 (Christmas Day)

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## Major Festivals

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Here are a few festivals for your diary.

La Fête Nationale (July 14)—referred to as Bastille Day by English speakers—is the national celebration commemorating the holiday held on the first anniversary of the storming of the Bastille (July 14, 1789) and the establishment of a constitutional monarchy. Other names for the holiday are Fete de la Federation and Quatorze Juillet. Just about every service or retail operation will be closed. This is the big day and night for firework displays, so plan ahead and venture to the mountains if you're not a fan of loud noises.

Fête de la Musique takes place all throughout France (and in more than 100 countries worldwide) every June 21, the day of the summer solstice in the Northern Hemisphere. All concerts are free to the public and take place at every type of venue possible. For more information, go to: [www.fetedelamusique.culture.fr](http://www.fetedelamusique.culture.fr)

Fête de l'Assumption (Feast of the Assumption) is a national holiday across France on Aug 15. If in Paris, it's worth watching the procession of the faithful from Notre Dame near the Ile de la Cité. Aug. 15 is also Napoleon Bonaparte's birthday—a day that is celebrated on the island of Corsica with all-night festivities.

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Chorégies d'Orange Festivalis a festival of opera that takes place every July in the open-air Roman theater in Orange (Cote d'Azur). It is the oldest festival in France, dating from 1860, and is one of the most popular. Bookings can be made online at:

[www.choregies.asso.fr/gb/date1.html](http://www.choregies.asso.fr/gb/date1.html)

Every village, town, and city in France has its own *fêtes* and festivals. One of the biggest festivals outside Paris is the Fête de Bayonne, a five-day, five-night affair held in late July (<http://www.fetes.bayonne.fr/>).

July is the busiest month for festivals, but you will find something on somewhere throughout the year.

For a more complete list of festivals visit: [www.france.fr/en.html](http://www.france.fr/en.html)

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## Sports And Recreation

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Sports are important in everyday French life—both participating and watching. The most popular sport to watch in France is football (soccer). Following football, and in no particular order as it depends on the region, come motorsport, handball, basketball, rugby union, cycling, sailing, *petanque*, tennis, horse racing, and bull fighting.

Participation in sporting activities has grown rapidly in recent years. Almost 16 million people are enrolled in sports federations. It's worth noting here that if you want to join a sports club, you must pass a straightforward health check administered by your family doctor, who will give you a certificate which you then take to the club with you when you enroll.

People in France practice sports until a much later age than many other European countries—61% of people in the 50-to-65-year-old bracket regularly or occasionally play sports. Overall 72.3% of men and 64% of women practice sports at least occasionally. One of the most widespread sports (more of an activity than a sport) is *petanque* and boules. Just about every village, town, and city will have a *petanque* or boules pitch set aside that will get pretty animated and crowded each afternoon.

France has had great success internationally in judo, *petanque*, horse-riding, badminton, and golf. Mountain biking, hiking, climbing, hang-gliding, and canoeing are becoming more and more popular.

Walking and hiking are perhaps not sports, but nonetheless are physical activities that are popular in France, and understandably so. France has 60,000 kilometers of marked paths through some of the most beautiful scenery in the world. One of the best series of guidebooks

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detailing walks for the whole family is called *Les Sentiers d'Emilie*. The books were originally written by two grandparents who wanted to take their grandchildren on walks with them. The guides are in French but are not too difficult to understand.

## The State And Sport

The Sports Division of the Ministry of Youth and Sport is responsible for sport at a national and international level as well as school and university sport (in conjunction with the Ministry of Education). It manages and controls state funding to federations, groups, committees and associations, and together with partners from ministries and associations draws up the training objectives in sports and management professions. It establishes the regulations concerning state certificates and supervises exams as well as organizes and coordinates the activities of sports medicine.

## Sports Institutes

France has five national state-run sporting institutes, each specializing in a particular field. They are:

- ▶ the National Institute of Sport and Physical Education
- ▶ the National School of Ski and Mountaineering
- ▶ the National School of Sailing
- ▶ the National Equestrian School
- ▶ the National School of Cross-Country Skiing and Ski Jumping

There are also 22 regional sporting centers which also play an important role in the development of France's high-level athletes.

## France And The Olympics

Through the vision of Frenchman Pierre de Coubertin, the modern Olympics were revived in the 1890s. He first announced his intention to revive the games in November 1892. At the opening of the Paris International Athletics Congress in June 1894 he formed the International Olympic Committee, becoming the IOC's first president in 1896.

France has hosted the Olympic Games five times: the summer games twice (Paris in 1900 and 1924) and the winter games three times (the first Winter Olympics, in Chamonix in 1924, Grenoble in 1968, and Albertville in 1992).

## Other Major Sporting Events Held In France

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Other than the Olympics, France has played host to a number of major international sporting events, the most significant being the 1998 Football World Cup, which was won by the host nation and is considered one of France's greatest ever sporting achievements.

France also plays host to a number of other events on the world sporting calendar. These include the French Open tennis championships, the Tour de France cycling race, the Le Mans 24-hour motor race, Formula One Grand Prix, and the 500cc Motorcycle Grand Prix.

## Sports In The Media

Sport receives generous coverage in the French media, particularly through the numerous sporting publications. France is one of the few countries to have a sport daily newspaper, called *L'Equipe*. In terms of TV, sports receive generous coverage on subscription TV channels, particularly Canal+, and major events are screened on free-to-air stations. You can always find a bar televising major events...just walk towards all the noise.

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## Culture And Etiquette

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It comes to many expats as a surprise just how different French people are to...well, almost all other nationalities. They have their quirks, and we love them for it. Europe would be one amorphous mass of Euro sameness if it wasn't for that certain *je ne sais quoi!* The very best idea is to come with an open mind, remembering that you are a guest of La Belle France. It is a complete untruth that all French people are rude, they can be brusque, for sure, and Parisians can certainly be unfriendly or at least unforgiving if you don't speak French, but they are no more rude than any other culture or nationality.

Here are a few cultural differences to note and some finer points of etiquette that might help you out of an uncertain situation.

**Smoking:** Despite the fact that smoking is banned in airports, railway stations, hospitals, schools, shops, offices, restaurants, and bars, it is still common to see people puffing in the street and outdoor cafes. Company employees can still smoke at work but only in a dedicated room...which often seems to be around the entrance. Some restaurants no longer allow smoking on their terraces.

**Greetings:** When you meet someone for the first time the general rule is to shake hands or follow the lead of the elder person, or woman, taking part in the greeting. Men usually shake each other's hands, women to women shake hands too unless you are

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introduced to another woman by a female friend then you will lightly touch opposite cheeks. Men will sometimes exchange a kiss, *une bise*, but only if they are good friends or of close relations.

If you meet a group socially and you greet one person *with* *une bise*, then you must greet the entire group in the same way. I used to run with a group once a week near Pau in southwest France. We would aim to leave at 7:45 p.m. but invariably set off at 8 p.m. as it would take so long for everyone to go around the group kissing each other. There are always exceptions to *la bise*, and mastering the art of that is, I think, a lifelong challenge.

If you enter a bank, post office, or any small shop, you should greet everyone in a lowered voice with “*Messieurs-Dames*.” And before asking for help, or buying something, always start with “*Bonjour*”—it’s a small but essential little word that makes a huge difference.

If you have a head cold it is acceptable, and preferred, if you say, “*Désolé, pas de bise, J’ai un rhume*” (sorry, no kiss, I have a cold).

- **The elderly:** Older folk are hugely respected in France. It is expected that a younger person will hold open doors for someone older and may even give up their place in a queue to them.
- **Eating out:** Here are a couple of things that surprised me when I read them but are worth taking note of.

Keep your hands above the table at all times. Apparently the French still remember the times when Les Anglais used to keep their pistols below the table.

Eat everything on your plate. This is only when you are eating at a French family home. It is very impolite to leave uneaten food, so chose your food wisely.

Again, at a French family home or at a social gathering with a fixed menu, be prepared for five courses. The cheese course comes before the desert. It is served so that you can finish your red wine (that you had with your previous meat course) with some cheese before starting on a dessert wine.

Turn off or mute all electronic gizmos—it’s considered very rude to answer all but emergency calls.

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Dress code is generally smart-informal; never jogging pants and sneakers unless it's a barbeque.

Don't devour the contents of the breadbasket as soon as it's put on the table (unless, of course, you have been waiting for a long time for your meal or you have children with you).

**Tips:** Cafes and restaurants in France include a service charge in your check (15%). You'll see the words *service compris* on the menu and your check. (French law requires that a restaurant owner's tips are assessed for taxation purposes.) In this case you do not have to add a tip but if you do it will go directly to your waiter (the service charge usually gets divided up between all the waiters or sometimes is kept by the owner). But don't add your tip to the total on your bank card slip. The owner will have to pay tax on that too. Usually a few cents for a coffee or drink is fine and 1—5 euros for a meal, depending on the service. If you are dissatisfied with the service, don't give the extra tip. If the service is not included in the price, that is *service non compris*, and a 15% tip is customary.

Tipping for other services in France is not compulsory but recommended.

Hotels: 1.50 euros for room service and 1—1.50 euros per bag to porters.

Taxi drivers: About 10% of the metered charge.

Hairdresser: About 10%, or if they have a collective pot, a couple of euros.

## Other

Small tips (50 cents) are reasonable for cloakroom and washroom attendants and theater ushers. Tip museum tour guides 75 cents to 1.50 euros. It is also standard practice to tip tour guides and bus drivers after an excursion 1.50 euros or more. Service station attendants are not tipped for giving gas or oil, but get 75 cents to 1.50 euros for checking tires.

- **The apero:** If you are invited for an *apero* (aperitif) with French friends before eating, expect to have a drink around 7 p.m. with some nibbles. You may not eat your meal until 9–10 p.m. French people are notoriously late to dinner invites, often as much as an hour. Be prepared.
  - **Toilets:** That old chestnut! When you are out and about you are sure to have to use the dreaded standing or footprint toilets. Probably more hygienic in many ways, but there's an art to using them, which you might not have to time to master. Most toilets in cafes
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and restaurants are the conventional type, and you'll often find fairly clean ones in supermarkets too.

- **Unwanted male attention:** This is very rare in the United States, but not so rare in France. It's always best just to ignore whistles and remarks and not show any emotion, if possible. Use the tactic of turning the other way and waving wildly at an imaginary friend. Annoying for the whistler and quite entertaining for you!
- **Visiting a French family at home:** Probably as you would at home, take a small gift such as chocolates, flowers, and maybe a bottle of wine—but only if you really know your *vin de table* from your *vin d'appellation controlee*. If you have just been to Scotland or Ireland, a bottle of whisky would go down like a treat.

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## Attitude To Foreigners

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Although France is *the* land of *liberté, égalité, fraternité*, there is some racism, particularly against Arabs, Asians, and black nationalities. A person belonging to any one of those groups may be asked for their ID more often and may find hotels are full when they are not. Are they anti-American? For sure, in some places. Is it mainly in the press, stirring things, up and not much in real life? Probably. The best way to avoid anti this or that is to try not to come to France importing everything from back home. Try to live like the French and they'll accept you for who you are.

Here's a classic story illustrating the age old irrationalities between France and the United States: "One evening in February 1778, Benjamin Franklin, the newly appointed envoy of the United States to France, was hosting a banquet at his Parisian residence in Passy. The guests were 18 Europeans and 18 Americans. Just before dessert Franklin asked the guests to leave the table and stand against a wall. He wanted to measure them to see who was taller. The shortest of the Americans proved to be taller than the tallest of the Europeans. Franklin had organized the exercise for the benefit of his guest of honor, the Abbé Reynal, who had just published a hefty tome arguing that, when transferred to America, all living creatures, including men, became diminutive. Thomas Jefferson, who later succeeded Franklin at the Paris embassy, narrates the episode as an illustration of 'the irrational in the European approach' to things American. More than two centuries later that irrational approach is still present..." (*National Review Online*, Nov. 26, 2002).

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## The Justice System

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France's institutional system is based on the separation of powers: the legislative power of parliament (passing laws), the executive power of the government (implementing laws), and the power of the judiciary (enforcing laws).

The justice system (which dates back to the 1789 revolution) guarantees individual freedoms and the rule of law and ensures that laws are enforced and individual rights respected. France has a system of civil law, unlike most English-speaking countries (including the UK, the United States, Australia, and Canada), which practice common law. The main difference is that common law is based on precedent and consensus, whereas civil law is based on the interpretation, by judges, of a code of law. The judiciary in France operates separately from the government, even though its members are state employees.

Read “The French Legal System” written by the French Ministry of Justice for more details. (Downloads pdf in English).

The French court system is a double-pyramid structure. There are two separate orders: administrative courts and judicial courts. Each order has a pyramid structure, with a single court at the top and various courts at the base. Litigants displeased with a court decision can seek a review before the next court up in the hierarchy. In each order, a single court of last instance ensures that the lower courts interpret the law in the same way.

The administrative courts settle disputes between users and public authorities. The judicial courts settle disputes between persons and sanctions offences against persons, property, and society.

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## Quality Of Life

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The quality of life in France has been written about and examined by so many over the years. France often comes out on top, or near to the top, in quality of life indexes. What does quality of life mean to you and to me? Perhaps good food, access to beautiful countryside, a rich culture of art, history, architecture, music, and people, freedom of speech, respect for older generations, good manners, and top-class health care. Not all of these will be important to you, but France certainly comes, in my mind, near the top of the class in all those categories. There are some low marks too—clearly there is racism and sexism—but they are confined to certain areas and not a feature of France as a whole.

There is some debate amongst French people about the high placing of their country, but on the whole I think the majority agree that life in France is good and even better than many other countries, even though there are some things that still need to be changed. This is a generalization, but it appears that the French middle-class seems to know how to live well, whether they have disposable income or not.

There is no better place to demonstrate that life is good in France than when you walk, midweek, through a small French town with a street market in full flow. Locals are chatting to each other, shaking hands, giving each other a *bisou* and saying *bonjour* to visitors and locals alike. Doors are held open for mothers with pushchairs and elderly parties; no one is rushing, everyone has time. People make eye contact. That is a great thing about living in the provinces and rural France.

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## Food And Drink

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### Intangible Cultural Heritage

There is one thing that is absolutely clear in this world and it is this: the language of gastronomy is French. The kitchens and restaurants of France are the national pride of the French people; a visit to France simply for its food is quite justifiable. Recently, UNESCO added, “The gastronomic meal of the French” to the Representative List of the Intangible Cultural Heritage. In UNESCO’s words, the gastronomic meal of the French is “a customary social practice for celebrating important moments in the lives of individuals and groups, such as births, weddings, birthdays, anniversaries, achievements, and reunions. It is a festive meal bringing people together for an occasion to enjoy the art of good eating and drinking. The gastronomic meal emphasizes togetherness, the pleasure of taste, and the balance between human beings and the products of nature.”

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So you get the idea then that food and eating is important to French people; it is not something to rush but something to savor. It can be found equally from small roadside cafes to the restaurants of internationally recognized chefs such as Bocouse, Ducasse, or Troisgros.

The fame of French good cooking and eating stretches from coast to coast and mountains to valleys, and no area is without its specialty. The regional cuisines in France differ based on agricultural produce, local culture, and climate of the region in question. There may also be century's old historical influences that have clung on.

## Regional French Food

**Southwest France:** In the southwest, foods are rich and sometimes spicy due to the influence of Basque chilies. Piperade is a classic dish made with beaten eggs, tomatoes, peppers, and local chili pepper called Piment d'Espelette. The main specialties are based on duck and goose, foie gras, prunes, oysters, mushrooms, and truffles, served, of course, with a rich red Bordeaux wine or slightly tannic Madiran wine.

**Northwest France:** Normandy is best known for its apples (used for making cider and calvados, a delicious apple brandy) and seafood, especially mussels and oysters. The round, soft Camembert cheese comes from Normandy. Brittany is crêpe country—those light delicious pancakes filled with anything you fancy but most commonly sugar and lemon juice. Here, too, oysters and lobsters are common.

**Northeast France:** This region is clearly defined by its climate, with vegetables that don't grow in the warmer southern climates, including potatoes, cabbages, and beetroots. Alongside these vegetable staples are served charcuterie (a huge range of cold meats), in particular, Andouillette de Troyes—a sausage made of pig's intestines and stomach—and, of course, creamy brie cheese, thought to have been produced in the Champagne region since the 9<sup>th</sup> century. And to celebrate? Champagne, of course!

**Eastern France:** The dishes of Grand Est, over on the German border, are strongly influenced by German cuisine, with dishes based on game, lamb, pork, veal, and pickled cabbage. Heavy savory pastries and tarts are popular, filled with tiny Mirabelle plums. The most famous dish is the much over produced and over quoted Quiche Lorraine. Fruit jelly and preserves are also an important part of this region's food basket. White wine (such as Gewürztraminer and Tokay) features in cooking and as an accompaniment to most Alsatian dishes.

**Bourgogne-Franche-Comté:** The excellent quality of beef and wine from Bourgogne-Franche-Comté has significantly influenced the local cuisine. The meat of Charolais beef is the staple along with snails (the people of Bourgogne-Franche-Comté pride themselves on their ability to cook snails to perfection) and chicken, giving them their

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classic regional dishes of Escargots à la Bourgogne, Beef Bourguignon, and Coq au Vin. Dijon mustard also comes from this region and is an ingredient in many dishes.

South-central France: The Auvergne-Rhône-Alps and Massif Central are home to several renowned cheeses. The Auvergne-Rhône-Alps is the only region of France that has five AOC labeled cheeses, including Cantal, Fourme d'Ambert, the typical Bleu d'Auvergne, and Saint Nectaire soft cheese. Another typical staple of this region that is found in many French dishes are the tiny dark green Puy lentils that are grown on the volcanic soils of the region. In the Auvergne-Rhône-Alps typical dishes include cabbage stew, pig, peas, and garlic soup.

Southeast France: Not surprisingly, given the climate, foods based on olives, olive oil, aromatic herbs, tomatoes, and garlic are popular in this region. Dishes include Ratatouille, Salade Niçoise, Pistou, Tapenade (pureed olives), and Rouille (garlic thick sauce for fish soup). Perhaps the most famous dish from the coastal area is bouillabaisse, a fish soup (often more of a main course than just a soup), ideally made with at least five types of fish and seafood. It was originally a meal for the poor and made by fishermen's wives from leftovers from the catch. It is now considered a key element of French gastronomy.

Also in the south, but with its very own cuisine, is the island of Corsica. Specialties of Corse cuisine are French and Italian and include smoked pork, eels, trout, wild herbs, and honey. A classic dish not found in cheese shops is Fromage de tête (head cheese), a pork product made from seasoned pigs' brains.

What is Paris famous for? Frog's legs! Wild frogs are now protected in France, so to meet the insatiable demand for *les cuisses de grenouilles* (80 million of the little critters are eaten every year) they are imported from Asia. Of course you can eat anything in Paris and some of the best restaurants in the world are there, but the specialties of the City of Light are the basics of everyday Parisian life such as the classic baguette, saucisson (dry sausage), and Croque Monsieur or Croque Madame sandwiches.

Special mention should be made of the city of Lyon in the northern part of the Auvergne-Rhône-Alps region. "In the kingdom of good taste, Lyon's cuisine reigns above all others. If there is one title that can be given to Lyon, it is definitely that of gastronomic capital of the world!" (This is from the official site of the city of Lyon, of course.)

Their smoked meats, sausages, chicken breast, and Lyonnais cake are some of the characteristic delights of this city. Although there are many great haute cuisine restaurants in Lyon, the best way to taste its typical dishes is to make a stop in one of its bouchons, small traditional restaurants.

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## An Interesting Story About The Background To Lyon's Gastronomy:

Although most of the top chefs in Lyon today are men, Lyon's gastronomic heritage was started by women. When many large bourgeois families in the first half of the 20<sup>th</sup> century had to let go their in-house cooks, some of the women set up their own restaurant businesses. The first of these "mothers," as they were known, was Mère Guy, followed by Mère Filloux and Mère Brazier, Mère Bourgeois, and Mère Léa. Some famous "mothers'" recipes include the *poularde demi-deuil* (pullet hen with black truffles), cardoons with bone marrow, and chicken liver soufflé.

## How Do French People Eat On A Day-To-Day Basis?

At the start of the day most French people eat a breakfast of coffee, tea, or chocolate with croissants or bread with butter or jam. At lunch if there is not too much time—perhaps an hour—many people will go to their favorite local cafe or restaurant and order the *plat du jour* (dish of the day) which typically consists of in-season fresh produce, a meat or fish dish, and maybe potatoes, served with a glass of wine and finished off with an espresso-style coffee. During the typical two hour lunch the menu of the day will include three courses: a starter (*l'entrée*), the main course (*le plat principal*) and a dessert usually served with a glass of wine and a coffee. Espresso is not compulsory; you can ask for *café au lait* (milky white coffee), *café allongé* (a long, slightly strong, black coffee), *une noisette*, *un crème*, *un café*...

If speed is of the essence (remember not every meal is a gastronomic event, even for the French!) then a croques-monsieur (toasted ham and cheese sandwich with melted Emmental cheese on top) or a croques-madame sandwich (toasted ham and cheese sandwich with a fried egg on top) from a brasserie is a popular fast food. That's not to say that a fast food restaurant starting with M is not popular. It is very much so.

Between 4.30 p.m. and 5 p.m. many people, especially children, have a snack or *goûter*. Typically, it's something sweet and may even be a chunk of French bread with a slab of chocolate inside.

The evening meal for most French families is light. Pasta is very popular.

As you stroll around a market or amble through cobbled lanes, street booths may sell fresh potato chips, crêpes, waffles, and churros (a Spanish import a bit like long deep fried, sugary donuts).

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## Vegetarians Eating Out In France

As a vegetarian, eating out well in France is nigh on impossible until you get to the cheese course. Just take a look at all the regional specialties above. Almost all of them are meat or fish based. Probably the best region for you is Provence, where vegetables abound and are used on their own to make a dish (e.g. ratatouille). The best you'll get in most French restaurants is an omelet, *salade de chevre chaud* (salad with toasted goat's cheese) or maybe *salade de crudités* (a mixed vegetable salad). Unlike in Spain where restaurants will make up a vegetarian meal of sorts based on available ingredients from the menu, in France you will get raised eyebrows, at best, if you try to suggest alternatives. Tip: Eat before you go out and then be happy with your salad.

Eating in on the other hand is easy. Fresh produce is wonderful in France, and there's a wide range of organic products too.

## Wine: The King Of Drinks

The French are perhaps the greatest lovers of good wines. I'm treading dangerously here—I'm aware that many readers are from other great wine producing regions of the world, but I think it may be true to say that wine is more widely drunk in France than in any other country, therefore maybe I should say they are the greatest drinkers of wine. It is the norm to have a glass of wine midday with your meal and is never considered just for special occasions. France is also a country seeded from corner to corner with vineyards (she has the second largest area of vineyards in the world behind Spain), and every region (except Brittany, Normandy, and Hauts-de-France) produces wine.

The greatest and best known are of course the wines of Bourgogne-Franche-Comté, Bordeaux Aubergene-Rhône-Alpes, and Grand Est; however, some delicious, collectable, and quaffable wines are also produced in the Loire, Occitanie, Provence-Alpes-Côte d'Azur, southwest France, and Corsica.

## Spirits

Calvados, a lightly apple-flavored brandy, comes from Normandy (as does a large percentage of French cider).

Cointreau comes from the Maine-et-Loire department, southwest of Paris in the Pays de la Loire region.

Armagnac or Eau de Vie is a brandy-like spirit distilled from grapes and aged in oak. It is from southwest France in the foothills of the Pyrenees between the Adour and Garonne rivers.

Cognac is from the town of its name but is also produced in the departments of Charente and Charente-Maritime on the west coast.

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## Dining Vocabulary

*la nourriture* : food

*avoir faim*: to be hungry

*manger*: to eat

*le repas*: meal

*le petit-déjeuner* : breakfast

*le déjeuner* : lunch

*le dîner* : dinner

*le goûter* : snack

*déjeuner* : to have breakfast or lunch

*dîner* : to have dinner/to dine

*le hors d'œuvre, l'entrée* \*: appetizer

*la soupe, le potage*: soup

*le plat principal* : main course

*une salade*: a salad

*le dessert* : dessert

*la cuisine*: kitchen, cooking

*la salle à manger*: dining room

*le restaurant*: restaurant

\*In French, *entrée* is only an appetizer, it is not the main course as in American-English.

# Travel And Transportation

## Visas And Immigration

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The majority of information below applies to North American citizens. If you are neither American nor Canadian, I recommend you seek information from the Consulate General of France in your current country of residence (simply Google, “Consulate General of France” and your country). To find the consulate in your U.S. state visit: <http://www.ambafrance-us.org/spip.php?article330>.

### Visa Requirements

The type of visa required depends largely on the amount of time you intend to spend in France and what you intend to do there. The visas broadly divides into two options: the short-stay/Schengen visa, and the long-stay visa, of which there are two main types—up to one year and more than a year.

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**For stays not exceeding 90 days**, you will require a short-stay Schengen visa (this will allow you travel in the 27 Schengen countries for that period of time). You must apply for a Schengen visa through your local French Consulate. Find out where that is through this [interactive map \(http://ambafrance-us.org/spip.php?article330\)](http://ambafrance-us.org/spip.php?article330). Application time is about two working days.

The requirements for the Schengen visa application are long and do change at times. The best source of information can be found at Consulate General of France in Washington: [Schengen visa application](#).

**For stays longer than 90 days** you must apply for a long-stay visa appropriate for the length of time you plan to stay and the purpose of the stay.

If you intend to stay for more than 90 days for non-professional purposes i.e. not working, but **no more than one year**, you can apply for a one-year long stay visa or visitor visa.

If you intend to stay for more than 90 days for non-professional purposes i.e. not working, but **more than one year**, apply for a “*carte de séjour à solliciter*” (Residence permit to be applied for).

Once you have a *carte de séjour à solliciter*, and you have arrived in France, you must visit the local French prefecture in charge of immigration, within two months of your arrival to convert it to a residence permit.

For detailed, current information about the long-stay visas, non-professional application process, including the required documentation, visit the Consulate General of France in Washington website:

<http://www.consulfrance-washington.org/spip.php?article401>

For detailed information on visas applications for anyone wishing to work in France, in any capacity, visit the Consulate General of France in Washington's Working in France page.

<http://www.consulfrance-washington.org/spip.php?rubrique211>

### Reception Centers For Foreigners In Paris

The following reception centers for the first application for a residence card are located at the Hôtel de Police at each location of the Préfecture de Police of Paris and are open from 9 a.m. to 4:30 p.m. Monday to Thursday, and 9 a.m. to 4 p.m. on Friday. They are not open on French holidays.

If you live in any arrondissement except the 11<sup>th</sup> to 14<sup>th</sup>, 19<sup>th</sup>, and 20<sup>th</sup>:

#### Centre de Réception des Etrangers

Hôtel de Police

19/21, rue Truffaut

75017 Paris

Metro: Place Clichy or La Fourche

Tel: 08-91-01-22-22

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If you live in the 11<sup>th</sup> to 14<sup>th</sup>, 19<sup>th</sup>, and 20<sup>th</sup> arrondissements:

**Centre de Réception des Etrangers du 14e**

Hotel de Police

114/116 avenue du Maine

75014 Paris

Metro: Gaité or Montparnasse or buses 28, 58, or 91

Tel: 08-91-01-22-22

For students only:

Call 08-21-00-19-75 (toll call) for information in English and French and see the following:

17 boulevard Jourdan,

75014 Paris

Metro Cité Université; RER line B

Open Monday to Thursday from 8:35 a.m. to 4:30 p.m. and Friday from 8:35 a.m. to 4 p.m.

Students renewing their residence cards must do so by appointment only.

For holders of a work permit and work visa the applicant must submit the employment contract approved by the Services de la main d'Oeuvre Etrangère, 127 boulevard de la Villette, Paris 75010 (tel: 01-44-84-42-86), Metro: Jaurès or Stalingrad open 9–11:30 a.m. and 1:30 p.m.–4:30 p.m.

For more information on residence permits (in French) contact:

The Central Office of the Préfecture de Police in Paris:

Préfecture de Police,

Service des Etrangers,

1 rue de Lutèce (Place Louis Lépine),

75195 Paris RP (4<sup>ème</sup>)

Metro: Cité

Tel: 01-53-71-53-71 or 01-53-73-53-73

Information line: 01-53-71-51-68 (Monday to Friday from 9 a.m. to 4 p.m.)

Website: <http://www.prefecturedepolice.interieur.gouv.fr/>

For more information in English visit [France-Diplomatie.fr](http://France-Diplomatie.fr)

([http://www.diplomatie.gouv.fr/en/france/coming-to-france/getting-a-visa/#sommaire\\_5](http://www.diplomatie.gouv.fr/en/france/coming-to-france/getting-a-visa/#sommaire_5))

**Note:** The information relating to visa and/or legal requirements for non-French citizens is provided for general information only and may not be totally accurate in a particular case. Questions involving a specific case should be addressed to a French government official at the Embassy of France in Washington <http://www.ambafrance-us.org>

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## The French Embassy And French Consulates In The United States

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### **Washington, D.C.**

#### **French Embassy, Consular Services**

4101 Reservoir Road NW - Washington DC 20007

Tel: 202-944-6000, Consular Section: 202-944-6200

Fax: 202-944-6072, Consular Section: 202-944-6212

Embassy website: <http://www.ambafrance-us.org/>

Email: [info@ambafrance-us.org](mailto:info@ambafrance-us.org)

Consular Section: <http://www.consulfrance-washington.org>

Email: [info@consulfrance-washington.org](mailto:info@consulfrance-washington.org)

***District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, and West Virginia***

#### **Atlanta French Consulate General**

Prominence in Buckhead, Suite 1840, 3475 Piedmont Road, NE, Atlanta, GA, 30305

Tel: 404-495-1660

Fax: 404-495-1661

Website: <http://www.consulfrance-atlanta.org>

Email: [info@consulfrance-atlanta.org](mailto:info@consulfrance-atlanta.org) (see website for visa contact information)

***Alabama, Mississippi, North Carolina, South Carolina, Georgia, and Tennessee***

#### **Boston French Consulate General**

Park Square Building, Suite 750, 31 Saint James Avenue, Boston, MA, 02116

Tel: 617-832-4400

Fax: 617-542-8054

Website: <http://www.consulfrance-boston.org>

Email: [consulat@consulfrance-boston.org](mailto:consulat@consulfrance-boston.org) (see website for visa contact information)

***Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont***

#### **Chicago French Consulate General**

205 North Michigan Avenue, Suite 3700, Chicago, IL, 60601

Tel: 312-327-5200

Fax: 312-327-5201

Website: <http://www.consulfrance-chicago.org>

Email: [contact@consulfrance-chicago.org](mailto:contact@consulfrance-chicago.org) (see website for visa contact information)

***Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Ohio, South Dakota, Nebraska, and Wisconsin***

#### **Houston French Consulate General**

777 Post Oak Boulevard, Suite 600, Houston, TX, 77056

Tel: 713-572-2799

Fax: 713-572-2911

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Website: <http://www.consulfrance-houston.org>

Email: [info@consulfrance-houston.org](mailto:info@consulfrance-houston.org)

***Arkansas, Oklahoma, and Texas***

### **Los Angeles French Consulate General**

10390 Santa Monica Blvd., Suite 410, Los Angeles, CA, 90025

Tel: 310-235-3200

Fax: 310-479-4813

Website: <http://www.consulfrance-losangeles.org>

***Arizona, Colorado, New Mexico. California counties of Imperial, Inyo, Kern, Kings, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, and Ventura. Nevada counties of Clark, Esmeralda, Lincoln, Mineral, and Nye***

### **Miami French Consulate General**

Espirito Santo Plaza, 1395 Brickell Avenue, Suite 1050, Miami, FL, 33131

Tel: 305-403-4150

Fax: 305-403-4151

Website: <http://www.consulfrance-miami.org>

Email: [consulat@consulfrance-miami.org](mailto:consulat@consulfrance-miami.org)

***Florida, Puerto Rico, and Virgin Islands***

### **New Orleans French Consulate General**

1340 Poydras Street, Suite 1710, New Orleans, LA, 70112

Tel: 504-569-2870

Fax: 504-569-2871

Website: <http://www.consulfrance-nouvelleorleans.org>

Email: [info@consulfrance-nouvelleorleans.org](mailto:info@consulfrance-nouvelleorleans.org)

***Louisiana***

### **New York French Consulate General**

934 Fifth Avenue, New York, NY, 10021

Tel: 212-606-3600

Fax: 212-606-3620, 212-606-3614

Website: <http://www.consulfrance-newyork.org>

Consular Section Email: [chancellerie@consulfrance-newyork.org](mailto:chancellerie@consulfrance-newyork.org)

Visa Section Email: [visa@consulfrance-newyork.org](mailto:visa@consulfrance-newyork.org)

***Connecticut, New Jersey, and New York***

### **San Francisco French Consulate General**

540 Bush Street, San Francisco, CA, 94108

Tel: 415-397-4330

Fax: 415-433-8357

Fax Visa Section 415-591-4810

Website: <http://www.consulfrance-sanfrancisco.org>

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***Alaska, California (except L.A. consular district), Nevada, Idaho, Montana, Oregon, Utah, Washington, Wyoming, Hawaii, and the Pacific islands under the jurisdiction of the United States***

### **Other French Consular Offices In The United States**

France also maintains a consular agent or an honorary consul in many cities in the United States. Their addresses can be obtained from the appropriate French Consulate. They can perform some consular services but do not issue visas. Complete information on the French Consulates in the United States may be found on the following website page:

<http://ambafrance-us.org>.

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## **Bringing Pets To France**

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Dogs, cats, rodents, birds, and reptiles can all be brought with you into France (there is a limit of five pets per family). Certificates, vaccinations, and various other precautions must be taken before setting off. For detailed information and all the necessary forms please visit the following link from the French Embassy in America's website: <http://ambafrance-us.org/spip.php?article783>

Once you are in France, it may be wise to purchase health insurance for your pet, as veterinary costs can be high. Your home insurance policy should include personal liability (*responsabilité civile*) with a clause on damage caused by your pet to a third party. If you thought it was just the United States that was crazy about insurance, welcome to France!

If you are keen to travel from France to the UK with your dog or cat, he or she must be microchipped, vaccinated against rabies, and blood-tested—in that order. If they are not, they will go straight to a UK quarantine center and stay there for six months. Once your pet has been microchipped, you will receive a pet passport. This must be kept updated and travel with the pet whenever going to the UK. (Note: France no longer has rabies, but the UK still requires this protective measure.)

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## **When To Travel Or When Not To Travel**

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The busiest time of the year to travel in France is the last weekend in July and the beginning of August. Everything that moves will be on the move. Queues are long at tolls, hotels are booked, campsites are full, restaurants in non-tourism areas close for the summer vacation, flights are expensive, trains are crowded...get the picture? For school vacations in the winter (February and March) and spring (March and April), France is divided into three zones (this is done to spread the number of visitors to ski resorts over a longer time period, giving the businesses

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more opportunity to trade). To find out more about the zones go to the Ministry of Education website ([www.education.gouv.fr](http://www.education.gouv.fr)) and search for “*Calendrier Scolaire*.”

Good times of the year for visiting new parts of France are during the month of June and mid-September through mid-October. The temperature is generally warm, hot in the south of France, and rainfall is low, so you won't need a heavy top coat, and the crowds will not have arrived or will have left. You may also find better deals on airfares.

**Time Zone:** France is GMT+1 and puts its clocks forward on the last Sunday in March and back the last Sunday in October.

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## What To Wear In France (On A Visit)

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Not every French woman or man is ultrachic, but they do generally follow simple, neat, comfortable dress codes. So follow suit and wear simple styles with a few quality accessories. Jeans are ok, that's neat, clean well-cut ones. Be sure to bring layers with you—a must for the sometimes changeable weather. And invest in shoes designed for walking—France is all about walking, but not in white running shoes. They are generally scorned. If you have shoe problems while in France, look for the local branch of Decathlon, they stock good quality own brand and international brands of walking wear. It's important to be clean and neat, you won't receive good service if you are not. To go to nice restaurants and concerts dress up a bit—smart-casual is fine.

Remember, whatever we do, we will look different to the French. We're generally taller, heavier, have better teeth, and don't speak French, so we are going to stand out. The important thing is not to stand out too much because then you simply become a beacon for every pickpocket there ever was.

And finally, purses. Both men and women carry them; they are not a badge of homosexuality. Choose your purse wisely to avoid being pickpocketed; you want to be able to zip it up and carry it over your shoulder and slightly to the front of you. Never carry it on your back if you are in a big city. Petty theft, however, is not common in the smaller provincial towns.

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## Train Travel

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Travelling by rail is a stress free and fairly inexpensive way to travel through France (and to other European countries). France has the most extensive network in Europe and a huge array of passes and discounts. Société Nationale des Chemins de fer Français (SNCF) owns the network and also runs connecting bus services, particularly in rural areas.

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The website [www.voyages-sncf.com](http://www.voyages-sncf.com) is the national railways networks booking website for all travel in France and to other European countries. (This company bought out Rail Europe and now offers their booking service on one website.)

It includes travel on the high-speed train that travels through France and across the Spanish, German, Swiss, and Belgian borders.

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## Air Travel

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France has more than 400 airports serving metropolitan France and international destinations. Air travel time from Paris to almost any other major city in France is about one hour. Some airports only have flights (or a skeleton timetable) during peak travel times so it's best to check before you make plans.

Airports are well served by shuttle services. Senior, youth, and student discounts are available on many domestic flights. Inquire when making reservations.

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## Road Travel

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France has an impressive, well-maintained road network with the majority of the freeways running north-south. French freeways, known as *autoroutes*, are designated with numbers preceded by the letter A (for *autoroute*). Major cities, particularly Paris, can get very congested during peak travel times. It is best to avoid them and take a countryside detour. Most freeways have tolls with entrances marked with the word *Péage* (pronounced *pay-arje*). Some only accept credit cards.

Once you become resident in France it's worth investing in a neat little device from Vinci, which you install on your windshield. You pay about 2 euros per month (charged to your credit card) plus the cost of the tolls (also charged to your credit card). As you approach a toll, the freeway will divide into several lanes—one of them is reserved for Vinci customers and has a big orange T-sign above the lane. If you own the Vinci device, the toll bar opens automatically as you approach. No more fiddling around with coins or credit cards and no more queues. You sign up online, there's no time contract, no deposit payable for the device, just a 5-euro payment for shipping the gadget.

Go to: <http://www.vinci-autoroutes.com/fr/telepeage>

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## U.S. Licenses

U.S. citizens 18 years and older are allowed to drive in France on a valid U.S. driver's license for one year from the time of receiving a residency permit. American visitors on vacation may use a valid U.S. driving license.

Licenses from 19 American states are exchangeable with a French license (*permis de conduire*). This list of states changes quite regularly. Wisconsin, for example, was removed in March 2013. For the most up-to-date information check the French Embassy in Washington.

The U.S. Embassy in France also strongly recommends carrying an International Driving Permit, which can be obtained from the AAA in the United States and costs US\$15. Applications can be sent to the AAA in Florida or taken into your local AAA office.

After a year, the U.S. license can either be exchanged for a French license (you can organize that through your local town hall) if the U.S. state you come from (see below) has a reciprocal agreement with France or you have to take the French driving test.

EU citizens can drive indefinitely using their own license.

## The French Driver's License

French licenses start with 12 points, which are removed for offences. Most points return after three years, assuming there are no further offences caused. In 2013, a new generation of digital licenses, which carry information about the driver, including points, were introduced. France currently has no upper age limit or mandatory tests to see if people are fit to continue to drive.

For the latest information about licenses visit the official website of France (France.fr) and the page [Driving in France with a foreign license](#).

## Car Insurance And Registration

Third-party liability insurance is compulsory for all vehicles driven in France. You may have to provide proof of insurance to a police officer, therefore keep insurance documents in the car at all times.

## Importing A Foreign Car

American and Canadian citizens with either a Schengen visa, a one-year visa, or a long-term visa may import a vehicle into France tax- and duty-free (in most but not all cases). Once the vehicle arrives in France, the French customs office will decide if the plates can be retained or if they must be changed to French plates. Owners of imported vehicles must make their way to their local customs office to ascertain the status of their vehicle.

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A thorough review of the importing procedures can be read at: '[Information for private individuals - Importing a Private Vehicle into France from Canada or the U.S.](#)' and on the French government's customs site, [Douane.fr](#) (in French).

### **Buying A Second Hand Car (*Une Voiture d'Occasion*)**

It is expensive to import a U.S. car and you may find it even more expensive to service your car and find new parts. Unfortunately new and second hand cars are expensive in France, so what can you do? One of the least expensive options is to buy a second hand car in Germany (or a left-side-drive car in the UK: [www.my-lhd.co.uk](#)) and drive it back to France (or have it delivered for you). You will still have to register and get French license plates, but you will not have to pay duty and the price of the car will be much less than in France.

Another alternative is to buy a car through an auction (the car manufacturers hold fairly regular auctions of nearly new cars that have been owned by their employees) or direct from an online concession:

<http://www.concessiondirect.com/>

<http://www.autopromo.fr/>

### **Renting A Car**

If you need to rent a car for a long stay try [www.autoeurope.com](#). They rent brand new Peugeots on a buy-back system. It takes about four weeks to get the paperwork organized and delivered to you, so you need to book well in advance of departure. Their prices include insurance. You must be a non-EU resident and your rental time has to be a minimum of 17 days but no longer than 175 days. For shorter term rentals, [www.europcar.fr](#) has some good deals. The website is in French, but if you go to the website in English ([www.europcar.com](#)) the prices are higher.

### **Driving Laws In France**

Many of the rules of driving are similar to the United States and Canada, with all three countries driving on the right hand side. However, there are a number of important differences that you'll need to learn to ensure you are a safe driver and have no accidents.

One difference, which is odd and so hard to remember, is that in built-up areas (villages included), priority is given to the traffic coming from the right. Sometimes it appears that you are driving on the main road and perhaps have right of way, when suddenly a car will swoop in front of you, from the right. Be alert to *priorité a droite*. If you see a yellow diamond with a white surround sign that means priority to the right does not apply.

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You may not use a cellphone in your car, unless it is adapted for hands-free. If you're caught you can be fined 135 euros and lose three points from your license. Radar detectors are forbidden and any device, such as computer or tablet, used to show a movie etc., which could distract the driver, must be placed out of the driver's vision.

The alcohol limit is very low, 0.05mg/ml, therefore it is safer not to drink at all. Many people are surprised to see alcohol freely available at service stations including on the freeways. Avoid it.

The minimum driving age is 18. Note that children under the age of 10 may only ride in the front of a vehicle if they are in a special child's seat, or if there are no seats in the rear. All passengers must wear seat belts.

You must carry the following safety items in your vehicle at all times, failure to do so will result in a fine:

- A high-vis/reflective jacket – at the front of the car, easily accessible should you have to get out on the roadside.
- A red triangle – this must be placed in the road 30 meters from your car, to show oncoming vehicles that you have broken down or had an accident.
- Snow chains – wherever you see signs to put the chains on, you must do so. Failure will result in a fine and/or you'll be told to turn around.

### Speed Limits

These depend on the size/importance of the road and the weather conditions.

Dry Weather Limits:

- Built-Up Areas: 50 km/h (31 mph)
- Outside Built-Up Areas: 90 km/h (55mph)
- Two-lane roads separated by a central barrier: 110 km/h (68mph)
- Toll Motorways: 130 km/h (80 mph)
- The Paris *Périphérique* (ring road): 80 km/h (49 mph)

Wet Weather Limits:

- Built-Up Areas: 50 km/h (31 mph)
- Outside Built-Up Areas: 80 km/h (49mph)
- Two-lane roads separated by a central barrier: 100 km/h (62mph)
- Toll Motorways: 110 km/h (68 mph)

Source: <http://vosdroits.service-public.fr>

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## Freeway Driving

The speed limits on freeways in France are as follows:

130 km/h in dry weather with good visibility

110 km/h in wet weather

50 km/h with visibility below 50 metres

100 km/h if towing a caravan or trailer

(Source: Autoroutes.fr)

[Autoroutes.fr](http://Autoroutes.fr) (the website of the companies that run the motorway networks) includes useful information (in English) about freeway driving in France. For example, only overtake from the left, not from either side, as in the United States.

A complete review of the rules and regulations of driving in France (in a car or on a motorbike) is on the government site [Sécurité Routière](#) (in French).

## Fuel & Maintenance

Unleaded gas (95 and 98 octane), diesel (*gazole*) and LPG are all available throughout France but leaded fuel is not. E10 fuel is now available (contains 10% ethanol) at some stations. The government site [Les prix de carburants'](#) provides real time prices for all types of motor fuel in every region of France.

Filling up the tank: Most credit cards are accepted at most manned filling stations; however, many automatic petrol pumps are only operated using French credit and/or debit cards. So be sure to fill up your car with gas if you are going on a long journey because gas stations can be few and far between in rural areas.

Every two years your car will have to pass a health check. You take your car to a *Contrôles Techniques* center and leave it there for a few hours. If it passes, you get a sticker to put on your windshield; you pay 60 to 70 euros and go on your way. If it fails you have two months to fix the problem and then re-do the test. If you do not re-do the test you risk a fine of 135 euros.

## Emergency Help:

112 is the European Emergency Number, reachable from landlines and cellphones, free of charge, everywhere in the EU. If you have a driving accident this is the number to call.

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## Disabled Visitors

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Facilities are improving for disabled visitors, but ancient cobbled roads and pavements will always be a challenge. Access to hotels, public buildings, and supermarkets are being added all the time. Most towns have parking for disabled drivers and taxis are legally obliged to help disabled travelers to get in and out of their vehicles. High-speed trains have space for wheelchairs in their first class carriages for the price of a second-class ticket. All other trains show a wheelchair symbol if they are able to take a wheelchair onboard. Some car hire firms have automatic cars and cars with hand controls, but as these are few and far between, you will need to book in advance.

Since July 2007, it has been illegal for an airline, travel agent, or tour operator to refuse a booking on the grounds of disability or to refuse to allow a disabled person to board an aircraft when they have a valid ticket and reservation. This applies to any flight leaving an airport in the EU, and also to flights on European airlines arriving in the EU.

## Daily Life

### Learning French

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Learning French is probably the most important thing you can do to contribute to making your life happy in France. If you mix with mostly English-speaking expats, listen to English TV, read English papers, and only shop in supermarkets...it just won't happen.

Here are some tips for learning without being a slave to a textbook or computer program.

- Mix with the locals—join an interest group in your village or closest town. If you know how to sew you'll find a sewing group will welcome you with open arms no matter what language you speak. You'll soon find yourself picking up some vocabulary and relaxing.
  - Ask questions you know the answer to. If you know the answer, you don't have to worry about understanding every word but you'll have practiced asking a question. Something simple like, "What time is it please?"
  - Make friends with your neighbor and make a point of talking to them whenever possible. Have them over for tea or coffee or drinks...anything. Make a point of asking them for helpful garages, plumbers, electricians. Most people like to share their knowledge and the French are no exception.
  - Watch French TV at least once a day.
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- Listen to French radio as you drive along.
- Start with a small rolodex of essential phrases that you carry around with you. Start with, “I’m sorry, I don’t understand” (*je suis désolé mais je ne comprends pas*).
- Sit in cafes and listen in (carefully) to conversations.
- Read a local paper at least once a week.

The French government runs free French courses for immigrants. Some areas of France have more classes than others, and you will need to be very flexible on times and days. Unfortunately all the information is in French, but if you follow through these steps you will come to a table listing all the cities that run courses and the names of each institution. You will then have to Google the institution’s name and take it from there.

Go to: [www.ofii.fr](http://www.ofii.fr) and then click on “*s’intégrer en France*” (over on the left-hand navigation bar) then click on “*apprendre le Français hors CAI.*” That will take you to a page with the link (in the center of the page) called “*Liste des centres de formation linguistique hors CAI*” Et voila... the list of study centers.

Worldwide Classroom contains information on schools and institutes teaching French to foreigners. The web pages include information about language schools at primary as well as universities and secondary schools. [www.worldwide.edu/ci/france/flschools\\_adult.html](http://www.worldwide.edu/ci/france/flschools_adult.html)

The BBC has an excellent free interactive online course called Ma France.

And for your entertainment, or to help you impress, here a few sayings that you might not see in your phrasebook:

*Ah la vache!*

Literally: Oh, the cow!

Actually: Good grief!

*C'est la fin des haricots.*

Literally: It's the end of the green beans.

Actually: It's hopeless.

*Faire un tabac.*

Literally: Make a tobacco.

Actually: Be the talk or toast of the town.

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## Opening A Bank Account In France

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Many banks in France have regional English-language websites, and many banks in cities and larger towns have English-speaking staff.

There are two main banking options for non-French customers: a resident's bank account or *compte bancaire* (if you plan to be in France for more than three months a year) and a nonresident account or *compte non-residente* (if you plan to be in France for less than three months a year).

First of all, to save your jaw from dropping, it's worth knowing ahead of time that free banking does not exist in France. Different banks make different charges, and some are very obscure. A recent EU commission set up to study banking charges had to return to France for a second explanation, and even then they could not understand the charging system. So the best idea is to shop around and ask upfront if you can have a list of known charges.

It is also worth noting that even the big international banks in France operate a local system. This means that your local branch is your main point of operation. You will be able to make transactions within the department where you live, but, for example, you may find it difficult or impossible to deposit checks outside your department. The upside of this is that you actually have a real life bank manager and will get to know him or her and the staff at your bank instead of an ATM.

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

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

If you open a French bank account you can choose between a current account (*compte courant*) and a savings account (*compte d'épargne*).

Some of the larger French banks allow you to open an account remotely (e.g. in the United States with BNP Paribas). Your own bank at home may also have an agreement with a French

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bank. If this is the case, go ahead and do it—it will save you a lot of hassle and time when you get to France.

Credit Agricole Normandie has a banking service called Britline ([www.britline.com/](http://www.britline.com/)) providing a banking service in English to clients resident in France, the UK, and Ireland, and it has an easy-to-understand website which even details bank charges.

#### **To open a nonresident account:**

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

Note: If you open a joint account, be careful about the wording on the contract. You need to have Mr. or Mrs. Smith, not Mr. and Mrs. Smith (that is “*M. ou Mme. Smith*”). The reason is that if one partner passes away and the words “Mr. *and* Mrs. Smith” are on the contract, the account will be frozen. If the word “or (*ou*)” is on the contract, either partner can make transactions without the other partner’s permission.

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## Receiving And Sending Mail

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La Poste, the national-owned French post office, has branches in every town. Stamps can also be bought at some supermarkets and *tabacs* (where you can buy newspapers, tobacco, magazines, and lottery tickets). Mail delivery to and from the United States takes about five days, within France about one day, and two or three days to most other European countries. Your mail will be delivered each morning by a mailman or lady in a little yellow van or riding a yellow bike, or you can rent a mailbox at the post office for about 75 euros per year. A mail forwarding service is available from your French address to either another address in France or an international location.

Every week you will get a load of publicity delivered to your mailbox. This includes quite thick brochures from supermarkets, so your mailbox can fill up quickly if you go away. To put a stop to the free publicity, simply stick a sign on your mailbox saying “*Stop pub.*” But if you want to continue to get local information (e.g. from the mayor, about village festivals, etca) also write “*Oui à l'info des collectivités.*”

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## Meeting Other Expats

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Most cities and/or regions of France will have at least one expat group. Simply Google “[city/region name] expats” and see what comes up.

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Here are some examples:

- In the Pyrenees-Atlantique there is an active Anglophone group called Anglophones Pau-Pyrénées based in the eastern part of the department ([www.anglopau.com](http://www.anglopau.com)).
- In Languedoc there's the Women's International Club ([www.wic-lr.com/WIC.htm](http://www.wic-lr.com/WIC.htm)).
- In Toulouse there is the AIT International Club (AIT I/C), originally called the Americans-in-Toulouse Club (<http://www.americansintoulouse.com/index.php>).
- In Lyon there is The American Club of Lyon ([www.americanclublyon.org](http://www.americanclublyon.org)).
- In Paris:
  - The American Club of Paris ([www.americanclubparis.org/](http://www.americanclubparis.org/)).
  - The American Women's Group in Paris ([www.awgparis.org](http://www.awgparis.org)).
  - Council for the English Speaking Community in Paris (CESC) is an informal organization for the exchange of news and information between more than 80 English-speaking service groups and associations in the Paris region ([www.cesc.online.fr](http://www.cesc.online.fr)).
- National listings:
  - MeetUp lists group meetings in cities around the world to help bring people with common interests together and promote the development of active local communities. The France section, lists groups all over the country ([www.meetup.com/cities/fr](http://www.meetup.com/cities/fr)).
  - Newcomers Club Worldwide is a worldwide directory of newcomers clubs for newly arrived expatriates, including those in France ([www.newcomersclub.com/fr.html](http://www.newcomersclub.com/fr.html)).

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## Administration

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The French like, no make that *adore*, following rules. So be prepared for lots of them when it comes to any formal or governmental business. You will have a lot of paperwork with sometimes quite prying questions to be answered when applying for new services. It helps immensely if you approach all transactions with any person in authority with a big smile and a ready "*bonjour*," even if that's the only word of French you speak. And try to remember that the really big providers like EDF, the electricity company, or France Telecom really don't like helping anyone, not just expats.

Every town and most villages will have a local administrative office (the *mairie*) with its own mayor (*monsieur* or *madame le aire*). You should go and introduce yourself to the mayor and, more importantly, to his or her staff. They could be a great source of help and information to you—anything from finding a gardener to helping you sign up for courses.

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## Translating Documents

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At some point you will be asked for a translation of a birth certificate or some such official document. In this case, don't be over organized and have everything translated before you get here. You will be asked for translations that have been done in the last three to six months. The reason for this is that French birth certificates update as the person changes circumstances. To meet bureaucratic requirements, make sure you use a translator who is *traducteur assermenté*.

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## Village Life

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Your village or town will have a *salle polyvalente* (multi-activity hall) where you may find sewing classes, yoga, older-than-60 gym, quilting, walking groups, badminton. Generally, speaking classes enroll at the beginning of September (during *la rentrée*: the return to school and work after the long summer break). It's a great way to meet the locals and develop your language skills in a real life situation.

If your village has a bread shop, try to buy your bread or croissants their everyday even if you don't eat that much bread. Think of it as your daily French lesson. It'll cost you less than 1 euro to be amongst the locals and show them that you are supporting their business and not buying your bread from the faceless supermarket. *La boulangerie* is also where locals post adverts for events, items for sale, wanted, etc. It's a good place for keeping in touch.

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## Shopping

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### Supermarkets

Remember to get the timing of your shopping right—France comes to a halt at lunchtime. From noon until 2 p.m., shops will be shut, workman down tools, offices close, but the big supermarkets do stay open. If you arrive at a supermarket at noon, you may find the parking lot is packed—supermarkets often have inexpensive canteen style restaurants that serve hundreds of people during the lunch hour. Most shops do not open on Sundays (unless they have a special permit for a holiday or upcoming holiday), though a few supermarkets have special permits allowing them to open on Sunday morning. If you enjoy food shopping, Friday is the liveliest day to go to the supermarkets, as there are cookery demos, food sampling, and a generally festive air prevails. French supermarkets have a very good selection of own brand products and organic goods.

Fresh fruit and vegetable counters are generally large and often specialize in locally produced or at least French products. You will notice that many shops do not sell all vegetables all year

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round. I have learnt in France to eat with the seasons. This is particularly true of street markets (see below).

All the supermarkets (and even some of the smaller stores) have fidelity cards, which are worth signing up for. Some give you points towards a gift, while others give you money back in the form of store credit. Most small shops close at 5 p.m. or 5:30 p.m., while the larger supermarkets close between 7:30 p.m. and 9 p.m.

### The main French supermarkets are:

e. Leclerc: [www.e-leclerc.com/home.asp](http://www.e-leclerc.com/home.asp)

Auchan: [www.auchan.fr](http://www.auchan.fr)

SuperU: (pronounced *super-oo*) [www.magasins-u.com](http://www.magasins-u.com)

Intermarché: [www.intermarche.com](http://www.intermarche.com)

### Discount supermarkets include:

- Lidl
- Aldi
- Leader Price
- Netto

Most supermarkets no longer provide grocery bags, so go equipped with your own reusable bags or buy them at the checkout. You will not be helped with packing. Also remember that French shopping carts can only be used with a 1-euro coin or a small plastic token that you can ask for from the help desk of the store (*“un jeton pour le chariot s’il vous plait,”* or “a token for the cart please”).

## Street Or Farmer’s Markets

There are local-produce open-air markets or farmer’s markets on Saturday mornings in most French towns and once during the week during the summer months. Vendors’ produce includes cheese, cooked meats (*charcuterie*), bread, vegetables (often organic), honey, olive oil, cakes, dried fruits, olives, pickles, and sometimes skin and hair products made from local milk (donkey or sheep milk). Farmer’s markets usually start at about 8 a.m. and finish by noon. Sadly, the life of the street market is threatened. Market stalls are generally run by retired folks and their customer base is largely made up of those older than 40 or tourists. However, there is a movement in France started by slow-food campaigners to promote the *locavore*, someone who

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buys and eats locally produced food. Certainly in the Bearn region of the Pyrenees-Atlantiques department it is quite possible to do that. We had beef, duck, cheese, vegetables of all types, and both red and white wines produced on our doorstep. All of these can be bought at small specialty shops and the municipal market in Pau.

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## Paying For Services

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Paying by check is still very popular in France. You will find many shops do not take credit cards for small purchases (less than US\$20) but they will take a check or the Carte Bleue (CB) debit card. So when you set up a bank account, be sure to request a check book and CB card. Never write a check when you do not have funds in the account. It's illegal. Your account could be closed for up to five years and you could be reported to the Bank de France, the national banking authority.

Paying recurring bills: It is possible to set up direct debit payments (*relèvements*). But unless absolutely necessary, the advice is not to unless you are completely settled here and know exactly what you are doing and what you want. Why? It's very difficult to extricate yourself from direct debit contracts. Lots of paperwork and persistence is required and even then you may have to wait a full year before a cancellation is accepted. So pay for almost everything either online with a credit card or by posting a check.

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## Insurance

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Apart from health insurance (covered in the "Health Care" chapter), you will also have to consider purchasing car insurance, home owner's insurance, accident insurance, personal liability insurance, and legal protection insurance. To compare prices always ask for a quote (called a "*devis*"). Often, but not always, the home insurance contract will include personal liability and legal protection—ask to make sure you don't pay twice.

- **Car insurance** is fairly straightforward and is simply a case of shopping around for the best deal. Typically, the car is insured, permitting different, named drivers. If you have a no-claims bonus (i.e. you have a record of your previous insurance history and have made no claims), you may be able to transfer this to your new French insurance company, giving you a lower rate.
  - **Home owner's insurance** is not compulsory in France (unless you rent a home, and then it is compulsory to have home contents insurance), but it is advisable. It covers water damage, fire, attacks, electrical damage, theft, storms and exceptional climate events, natural disasters, and broken glass.
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- **Accident Insurance** (*garantie des accidents de vie*) is not health insurance or life insurance, but insurance against common accidents (e.g. falling off a ladder).
- **Personal Liability** (*responsabilité civile*) refers to the liability of a person who has caused damage to a third party. Your insurer bears the cost of damages caused by you and those around you to third parties (including your pets). Examples of this include damage to third parties caused by negligence (e.g. a tree in your garden falls down on your neighbor's roof), your child kicking a ball into a neighbor's window, or your home help (babysitter, gardener, cleaner) or pets causes damage to your property or your neighbors'.

Previncia specializes in providing a range of French insurance policies in English to people who live in France, have property in France, or plan to own or rent property in France ([www.insurance.fr](http://www.insurance.fr)).

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## Utilities

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Electricity is supplied by EDF (Électricité de France) and gas by GDF (Gaz de France). Prices are set by the state or the market.

Up until fairly recently, these two companies were the only two to choose from; however, there are now several providers—though most people still use EDF and GDF.

**Electricity:** You have a choice of the level of power supply. You can upgrade or downgrade between 3 kw to 36 kw and various levels inbetween, according to the size of your house, the type of heating you use, the number of electrical devices you use, your peak times of consumption, etc. The higher your kw rating the higher the standing charge.

EDF's English-language website provides useful information and up-to-date prices (<http://residential.edf.com/residential-55833.html>).

Tip: Your property agent can set up services in advance of your arrival to ensure that you have electricity connected and working before you arrive.

## Gas

There are two types of gas supply available:

Mains gas (*gaz de ville*) supplied by GrDF or GDF (Gaz de France, part of EDF), and bottled gas (propane or butane). Not all areas are connected to a gas supply; some villages show little interest, so a connection is not made. Where I lived near Pau, GDF set up an advisory office in

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the village for two months, but after all that time only two occupants showed any interest in having mains gas, so GDF went away again.

If you are in an area with mains gas but do not have a supply you can apply for a new connection (called a *raccordement*), ask GDF for an estimate of costs. You will receive a bill every two or three months with a standing charge and the consumption of gas (in cubic meters). The TVA sales tax is applied at different rates to the standing charge and the consumption. There are different rates to suit different types of house and usage (e.g. central heating, cooking). A GrDF representative will visit to help you chose the best rate.

GrDF's English-language website provides up-to-date prices and information.  
(<http://www.grdf.fr/english/home/>)

**Bottled gas:** Many people use large bottles of butane or propane (purchased from most gas stations or supermarkets) to run their kitchen stove. A simple contract is signed at the gas station, stating the number of bottles you require (you may need to show proof of address). You will be charged a deposit for each full bottle (about 50 euros) and can exchange your empty bottle at any location. It's a good idea to have two bottles in circulation. A refill costs between 24–28 euros and lasts four to six weeks.

## Water

The water treatment and delivery of water to your home is known as *services d'eau potable et d'assainissement*. Your local *commune* manages the water services within a controlled framework set up by the national government. If your property is not connected—unlikely unless previous bills have not been paid or you have bought an old barn—you must visit your local town hall or mayor's office to set up your account.

The main suppliers are Veolia and Lyonnaise des Eaux. Each property has a water meter located close to the house, so each customer pays only for the water used. Bills can be paid monthly, quarterly, or twice a year. The average four-person household's annual water bill falls between 200–300 euros.

The charges include the cost of distributing water, the cost of the sewerage services, and the levies imposed by the water agency. If you are not connected to mains drainage, you will not pay the charges relating to sewerage treatment other than the pollution charge.

France has rigorous water-testing, with figures indicating that there is almost 100% compliance with EU standards. However, you will notice that many people in France buy bottled water purchased from supermarkets or fit filters to their taps. When eating out you will be served with a bottle or jug of water. This is free-of-charge tap water.

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Once a year you will receive an in-depth water quality report listing the source of your water, the levels of pollutants, and the source of pollutants. It's at that point that many people reach for a filter.

## Payment Of Utilities

There are several ways to pay your utility bills:

- By direct debit (*prélèvement automatique*), based upon estimated usage. If you want to pay by direct debit you will need to ask your French bank for a RIB (with all your bank details) to send to the supplier. Note that direct debit payments can take a while to cancel if you decide to make any changes. On the other hand, there is peace of mind that you won't ever forget and get cut off.
- By mail (check).
- By phone (credit card).
- By check or cash at the local office.

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## Internet Services

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There are six principle providers in France: Alice, Darty, Orange, SFR, Free, and Numéricable. Many media providers now offer triple play deals, which include TV, Internet, and phone in one package with a monthly payment. You will be sent a box that connects to your phone line and attaches to your TV and computers with cables or wirelessly.

Many of these triple packages include free calls to local numbers and, more importantly, free calls to almost any country in the world, including the United States and Canada.

If Internet connection is a must for you, and it is surely for most people today, it is advisable to find out before renting, and certainly before buying, a property, whether your area is receiving broadband (ADSL) or fiber optic (mainly only in big towns) and also if your house is receiving it. I know of two families, in two different parts of France, who were told that Internet connection was, in the first case, available in their area and, in the second case, that it was coming to the area. The first case found that it was in the area but it did not go out of the village to their house and the second case that it has never arrived.

So what can you do? If the property already has a phone line or had one and the agent or owner can let you know the number, you can test the line on the following website: [www.degrouptest.com](http://www.degrouptest.com). If you cannot find out the previous number or there wasn't one, then it's time to meet the neighbors.

Assuming there is coverage, setting up Internet service is pretty straight forward unless, of course, you don't speak French, and then it's mind-boggling. Before you can set up Internet service, you will need to provide a copy of your rental contract or house purchase documents.

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If you speak French, it's just a question of trawling through the main players' websites and choosing the service you require.

If you don't speak, French UKTelecom and Teleconnect offer competitively priced services to English-speaking expats in France ([www.teleconnect.fr](http://www.teleconnect.fr), [www.uktelecom.net](http://www.uktelecom.net)).

If there is no ADSL coverage, you have the options of using 3G, WiMax, or satellite. None of these are as fast as ADSL and may not even work (if there's no ADSL, there may not be 3G coverage either). In some departments the local authorities offer grants up to 500 euros to install satellites. The local *mairie* would be able to tell you if that was the case.

The latest monthly phone-Internet-TV deal with Alice is 9.99 euros per month. This includes international calls to 60 countries (including the United States) at any time of day, for any duration, all local calls, and Internet access (fixed and Wi-Fi).

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## Cellphones

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The four main cellphone network operators in France are SFR, Bouygues Telecom, Orange (owned by France Telecom), and Free. You will see other services offered, but they are piggy backing off the four main providers.

You can sign up for a contract with or without a minimum duration or buy a pay-as-you-go phone (*cartes prépayées*).

Read more about cellphone services in France [here](#).

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## Television

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There are several options for viewing TV in France, including cable, satellite (many expat homes have Sky TV, broadcasting BBC, CNN, etc.), and digital terrestrial TV (DVB-T, which is not compatible with TVs from the United States, which are ATSC) with 18 channels.

To access TV broadcast from the UK, a satellite dish must be installed that will pick up, for free, more than 100 channels.

Fransat and CanalSat provide English-language programs. They both require a decoder, box, and card from the supplier. Equally, Internet providers make TV services available online, but you will need a decoder from the supplier (a small deposit will be required).

You, the house occupant (owner or renter), must pay an annual TV license (*redevance audiovisuelle*) tax of about 121 euros (one license per property, per year), which is billed with the annual *taxe d'habitation* (occupier's tax).

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Note: Your NTSC Zone 1 DVDs (i.e. from the United States) should play on a European DVD player, whereas PAL Zone 2 DVDs (i.e. European DVDs) will not play on an NTSC player. So it's not worth bringing your DVD player from a Zone 1 country unless it plays all zones, and even then you will have to purchase an electricity converter. Better to buy a new one here (about 50 euros for a no-thrills player).

## Faith

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If your faith is an important part of your life, you'll be happy to read that there is a wide range of English-speaking religious institutions in France. The greatest diversity is in Paris, while the provinces are more from the Christian faith.

### Religious Institutions: Paris And Vicinity

**American Cathedral in Paris (Episcopal)** tel: 01-53-23-84-00

23, avenue George V  
75008, Paris

**American Church in Paris** tel: 01-40-62-05-00

All protestant denominations. In Paris since 1814. A good place to ask about voluntary work in Paris.

65, quai d'Orsay  
75007, Paris

<http://www.acparis.org>

**Baptist Church** tel: 01-42-61-13-95

48, rue de Lille  
75007, Paris

**Bridge International Church** tel: 01-39-75-47-02

Novotel at Rueil-Malmaison (Sunday location), 50 meters from RER A1  
21, avenue Edourd Belin  
92556, Rueil-Malmaison  
Email: [info@thebridgeparis.com](mailto:info@thebridgeparis.com)  
Website: <http://www.thebridgeparis.com>

**Church of Christ** tel: 01-42-27-50-86

4, rue Déodat-de-Sévrac  
75017, Paris

**Church of Jesus Christ of Latter-day Saints** tel: 01-39-76-68-84

Paris France Mission Office

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Paris Ward Paris Branch (Meeting time 10 a.m.)  
55, Bd Victor Hugo 12 rue Saint Merri  
Saint-Ouen 93400 75004 Paris

**Emmanuel Baptist Church** tel: 01-47-51-29-63  
56, rue des Bons Raisins  
92500, Reuil Malmaison 2

**First Church of Christ, Scientist** tel: 01-47-07-26-60  
36, Blvd. St. Jacques  
75014, Paris

**Great Synagogue** tel: 01-40-82-26-26  
44, rue de la Victoire  
75009, Paris

**Greek Orthodox Church** tel: 01-47-20-82-35  
7, rue Georges Bizet  
75016, Paris

**Kehilat Gesher** (Bilingual Liberal Jewish Congregation) tel: 01-39-21-97-19  
7, rue Leon Cogniet  
75017, Paris  
<http://www.kehilatgesher.org>  
10, rue de Pologne  
78100 St-Germain-en-Laye

**Liberal Synagogue** tel: 01-47-04-37-27  
24, rue Copernic  
75116, Paris

**Mosque Abu Bakr As Siddio** tel: 01-48-06-08-46  
39, Blvd. de Belleville  
75011, Paris

**Conservative (Masorti) Synagogue** tel: 01-45-67-97-96  
(Adath Shalom)  
8, rue Georges Bernard Shaw  
75015, Paris

**Russian Cathedral** tel: 01-42-27-37-34  
12, rue Daru  
70508, Paris

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**Saint Joseph's Church (Roman Catholic)** tel: 01-42-27-28-56

50, avenue Hoche  
75008, Paris 3

**Second Church of Christ, Scientist** tel: 01-45-22-29-60

38, rue Titian  
75008, Paris

**St. Michael's Church** tel: 01-47-42-70-88

5, rue d'Aguesseau  
75008, Paris

**St. John's Lutheran Church** tel: 01-47-05-85 -66

147, rue de Grenelle  
75007, Paris

**St Mark's Church Versailles** tel: 01-39-02-79-45

31, rue du Pont Colbert  
78000, Versailles

Website: [www.stmarksversailles.org](http://www.stmarksversailles.org)

Email: [office@stmarksversailles.org](mailto:office@stmarksversailles.org)

**Seven Day Adventist (Adventistes du Septième Jour)** tel: 01-47-70-68-23

63, rue du Faubourg-Poissonnière  
75009, Paris-Est

Services: Saturdays at 9 a.m in three locations, in French.

**Seven Day Adventist (Adventistes du Septieme Jour)** tel: 01-47-70-68-23

130, boulevard de l' Hôpital  
75013, Paris-Sud

**Seven Day Adventist (Adventistes du Septième Jour)** tel: 01-43-56-13-47

96, rue des Grands-Champs  
75020, Paris-Sud-Est  
France 4

**Synagogues of the Jewish Liberal Movement of France** tel: 01-44-37-48-48

Mouvement Juif liberal de France, M.J.L.F. (with an American Rabbi on staff)

Two locations:

11, rue Gaston de Caillavet  
75015, Paris

24, rue du Surmelin tel: 01-40-30-18-60

75020, Paris

Website: <http://www.mjlf.org/english.html>

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**Unitarian Universalist Fellowship of Paris** tel: 01-30-82-75-33

Temple de Pentemont

106, rue de Grenelle

75007, Paris

Website: [www.uufp.info](http://www.uufp.info)

**Third Church of Christ, Scientist** tel: 01-42-78-61-93

33 bis, Blvd. Bourdon

75004, Paris

**Trinity International Church of Paris** tel: 01-43-33-04-06

58, rue Madame

75006, Paris

## Religious Institutions: The Provinces

**Aix en Provence:** International Christian Community of Provence

**Beaulieu-sur-Mer:** St. Michael's Anglican Church

**Bordeaux:** The Chaplaincy of Aquitaine

**Brittany:** St. Andrew's Church

**Cannes:** Holy Trinity Church

**Chantilly:** St. Peter's Church

**Clermont-Ferrand:** Christ Church

**Dinard:** St. Bartholomew's Church

**Gif-sur-Yvette:** St. Paul's Anglican Church

**Grenoble:** The English-speaking Church of Grenoble International Church of Grenoble

**Guerlesquin:** Christ Church, Brittany

**Lille:** Christ Church Lille

**Limoux:** English Church of Midi-Pyrénées and Aude (Anglican)

**Lorgues:** (Provence) L'Oasis Christian Fellowship Lorgues

**Lyon:** Lyon Anglican Church

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**Maison-Laffitte:** Holy Trinity Church

**Narbonne:** Protestant Evangelical Methodist Church of Narbonne

**Nice:** International Baptist Church, Holy Trinity Anglican Church

**Pau:** St. Andrew's Church

**Ploermel:** Christ Church

**Sophia Antipolis:** Cornerstone Christian Fellowship

**St. Paul:** International Baptist Church

**St. Raphaël:** Church of St. John the Evangelist

**Strasbourg:** Anglican Episcopal Church of St. Alban Trinity International Church

**Toulouse:** Toulouse International Church

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## The Police

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There are two types of police force in France: the Police Nationale and the Gendarmerie.

The Police Nationale covers major towns and cities and operates out of a *commissariat* found in each town or city. The Gendarmerie covers rural areas. You can be stopped by either police body and asked for ID without reason or warrant.

To file a report of a theft or accident you must go to your closest *commissariat* or Gendarmerie.

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## Emergency Help:

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**The catchall number to dial from a fixed landline is 15.**

When you dial 15, a nurse answers and will ask you for your last name (*nom*), first name (*prénom*), address (*adresse*), and telephone (*téléphone*) number. Keep this written beside your phone with the French words. Then the nurse will ask you what the problem is and might offer to discuss it with the *médecin régulateur* who is the doctor in charge. He or she may speak some English and decide which plan of action is best for you, which will be to:

- send an SAMU team to you. This is a team consisting of a doctor, paramedics, and medical equipment, which brings the hospital to your home,
  - send a private ambulance,
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- send a doctor on call, such as *SOS médecin*,
- or tell you to go to the emergency room of a nearby hospital.

**Police:** 17

**Fire brigade (and also medical first aid in some rural areas):** 18

**From a cellphone:** dial 112 the European Emergency Number. This is free of charge everywhere in the EU.

**Poison hotline:** advice about toxic substance or inappropriate medication. 01-40-05-48-48

**Alcoholics anonymous:** 01-39-50-72-62

**Child abuse:** 119

**Homelessness:** 115

**Drugs, alcohol, smoking help service:** 113

**SOS HELP:** crisis line in English. 01-46-21-46-46, 3–11 p.m., daily.

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## The Cost Of Living

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This is such a complex subject to tackle because the cost of a big ticket item like rent varies so tremendously throughout the country and each person's needs and desires are so different. If you were to rent a reasonable apartment in Paris, you could pay anywhere upwards of US\$2,000 per month. The rent will include water, and could include gas and electricity. That same amount of money, in the provinces, could pay for the rental of a four-bedroom house with pool, gardens, and workshop. It's like comparing oranges and apples. On top of that, every single one of us has different interests and reasons for moving to a country. For some it's the museums, other the festivals, and others the shopping. Certain areas will have higher fuel bills to heat your home in winter, and some will have higher water charges to fill your pool in summer. You will find below the cost of some basic items.

### Utilities

**Water:** 3 euros per cubic meter, approximately 165 euros for six months.\*

**Electricity:** 35 euros per summer month, up to 60 euros per winter month.\*

**High-speed Internet with cable TV and phone:** Between 10–30 euros per month (including local and international calls).

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**Gas:** up to 50 euros per month (variable and will depend on home heating fuel).

\*Figures above are based on a three-bedroom house accommodating four people.

**Household help:** US\$13.50 per hour.

## A Monthly Budget For The Marais District Of Paris

Rent	€1,675	For a 50-square-meter, one-bedroom apartment.
Property taxes:	€50	Average cost of <i>taxe d'habitation</i> (monthly and prorated).
Transportation (bus, taxi etc)	€135	<i>Navigo</i> (Metro and bus) pass for two people Double this amount to account for taking a taxi about once a week.
Gas (cooking and heating)	€0–50	Not all apartments have gas.
Electricity	€30–€50	Gas price will be higher
Water	€0	Water is almost always included in the HOA fees.
Telephone	€30–€40	Cable TV, Internet, and Wi-Fi are bundled together. Add another €100 or so for two cellphones.
Internet	€0	
Cable TV	€0	
Household help	€180	Based on average weekly cleaning costs.
Entertainment	€475	This is extremely difficult to estimate and varies greatly from couple to couple. This estimate for two people is based on two weekly dinners (€200), two weekly lunches or brunches out (€100), subscription to movie passes (€35), two museum entrance fees per month (€40), and theater tickets once a month (€100).
Groceries	€580	Based on preparing meals at home except for eating out for two weekly lunches and dinners.
<b>TOTAL</b>	<b>€3,155– €3,235</b>	

## A Shopping List Of Produce And Goods Bought In Paris

Fresh Fruit And Vegetables	Quantity	Price
Apples	1 kg	€1.75
Bananas	1 kg	€1.99
Oranges, naval	1 kg	€5.99
Grapes	1 kg	€2.99–€5.99

Cauliflower	1.5 kg	€2.59
Cucumber	1 cucumber	€1.99
Eggplant	1 kg	€3.79
Garlic	3 heads	€2.59
Lettuce, leaf	1 head	€1.79–€2.99
Broccoli	1 kg	€4.49
Onions, yellow	3 onions	€2.49
Sweet red pepper	4 peppers	€3.99
Potatos, white	1 kg	€1.75
Shallots	500 g	€2.19
Tomatos	1 kg	€2.59–€5.99
<b>Meat And Seafood</b>		
Bacon	100 g	€1.62
Beef, strip loin	600 g	€12.05
Beef, top ground round, local	400 g	€4.15
Chicken quarters	280 g	€3.92
Fish, whole or fillets	300 g	€5.83–€8.49
Ham, sliced, local brand	160 g	€2.92
Hot dogs, local brand	350 g	€1.39
Pork chops	600 g	€5.99
Shrimp, fresh, shelled, no heads	250 g	€10.29
<b>Eggs And Dairy</b>		
Butter	250 g	€1.73
Cheddar cheese	200 g (9 slices)	€2.48
Cheese, Philadelphia cream	300 g	€3.06
Eggs	½ dozen	€1.90
Milk	1 liter	€1.48
Yogurt, local brand	150 g (2 cups)	€1.52
<b>Beverages</b>		
Beer	6 bottles of 1664	€5.71
Coffee, Nescafe	200 g	€5.38
Orange juice	1 liter	€2.18
Pepsi or Coke	1 bottle, 1.25 cl	€1.79
Tea, Lipton	25 tea bags	€2.19
Water, filtered	1 liter	€0.65
Wine	75 cl	€4.50 and up
<b>Staples And General Groceries</b>		
Bread, sliced, white, sandwich-style	450 g	€2.35
Chocolate, Snickers bars	6 bars	€2.53
Cookies, Oreos	246 g	€3.49

Cooking oil	1 liter	€2.63–€4.70
Corn flakes, Kellogg's	500 g	€3.07
Crackers	195 g	€2.36–€4.11
Flour	1 kg	€1.16–€2.12
Ice cream	500 g	€2.50–€5.80
Jam, strawberry	370 g	€1.42
Ketchup	460 g	€1.28–€1.76
Mayonnaise	450 g	€2.38
Milk, sweetened, condensed	20 cl	€1.62
Peanuts, salted	200 g	€1.22
Peanut butter	350 g	€4.66
Potato chips	125 g	€1.10–€2.45
Raisins	250 g	€1.95
Rice, local	500 g	€2.49
Salt	1 liter	€0.58
Soy sauce	250 ml	€5.09
Spaghetti noodles	500 g	€0.58
Spaghetti sauce	400 g	€1.91
Sugar	1 kg	€1.73
Tabasco sauce	57 ml	€2.55
Tuna fish, in vegetable oil	80 g (1 can)	€0.84

### Toiletries

Hand soap, Lux	300 ml	€3.45
Razor, Gillette Mach 3	1 razor, 2 replacement blades	€9.02
Shampoo, Pantene	250 ml	€3.50
Toilet paper, generic brand	8 rolls	€4.49

### Household Goods

Batteries, AA Alkaline Energizer	8-pack	€10.49
Dish soap, local brand	75 ml	€2.52
Dog food, Pedigree	2 kg	€7.89
Fabric softener, local brand	1.5 liters	€5.91
Laundry soap, local brand	1.875 liters	€9.03
Paper towels	3 rolls	€2.85

### Miscellaneous

Cigarettes, Marlboro	1 pack	€6.80
Gasoline, unleaded	1 liter	€1.52

## Eating Out In The Marais District Of Paris:

**A beer:** 4.50–6.50 euros

**Rum and Coke or a local cocktail:** 8–11 euros

**A coffee:** 2.50 euros (espresso) or 4.50 euros (coffee with milk)

**A sandwich:** 7.50 euros

**Lunch:** 25–30 euros (three courses with wine)

**Dinner:** 40–60 euros (three courses with wine)

## Eating Out In The Provinces:

**Glass of beer:** 2–7 euros

**Cup of coffee served with a chocolate:** 1.80 euros

**Sandwich, dessert, soft drink, and a coffee:** 6–8 euros

**Plat du jour (dish of the day) with vegetables and a soft drink or wine:** 12 euros

**Menu du jour: starter, main course, glass of wine, and bread:** From 15 euros

## Household Taxes

(For The Occupier To Pay)

*Tax d'habitation:* Annual occupier's tax to pay for roads, garbage collection, etc. The amount of tax will vary depending on the decisions of each *commune*, the size and condition of each property, and the household income. Older-than-60 year olds may qualify for exemption (e.g. 530 euros, or US\$722 for a three-bedroom village house).

*Redevance audiovisuelle* (TV license): 133 euros (one license per property, per year).

## A Fuel Price Snapshot

Up to the minute fuel prices in every department of France can be found on the government's website: [www.prix-carburants.gouv.fr](http://www.prix-carburants.gouv.fr) (1 U.S. gallon=3.79 liters).

# Health Care

## The French Health Care System

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The public and private health sectors in France complement and run alongside each other, providing the same quality of treatment. The only significant differences are that the private sector offers private rooms for inpatients whereas the public sector has two-bed or four-bed rooms (occasionally, there are private rooms that you can request in advance) and private hospital food is said to be much better.

The health care system is fast and efficient—though massively in debt. You won't have to wait long for treatment whether going the private or public route; if your family doctor requests a visit to a specialist you will probably get an appointment within a week and could be in hospital,

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if required, the following week. You are also able to choose a clinic or hospital that suits you and your visitors (unless you are admitted in an emergency). All residents in France are obliged by law to have health insurance, whether it's private or not.

The French health system is often thought of as a free service, but it's not...even for the majority of French citizens. About 70% is paid for through social taxes and the other 30% is paid for, by the majority of French residents, through an insurance policy. If you don't plan on being a resident of France you will need to have private insurance to cover 100% of your costs.

If you become affiliated with the French health care system you will eventually, after reams of paperwork, receive your state health card, the Carte Vitale...the Holy Grail of French immigration. On presentation of the Carte Vitale, 70% of the fee charged for a medical service is paid upfront (and reimbursed by the state), and the remaining 30% is covered by a *mutuelle* or *complémentaire santé*, also known by English-speaking expats as a top up. There are more than a thousand providers, so it's key to know what you want rather than being told what you "need." The top up does not give you access to private clinics, instead they complement the service provided by the government.

If you suffer from one or more of some 30 diseases or conditions listed by the French health care system, you can receive 100% coverage via your Carte Vitale. These conditions include a chronic or acute medical condition such as cancer, insulin-dependent diabetes, heart disease, illnesses requiring long-term care, and those requiring a hospital stay of more than 30 days.

Once you have your Carte Vitale you must carry it with you at all times. At this point you will be well and truly in the French system...like it or not.

All medical procedures (hospitalization, laboratory tests, X-rays) except for emergency care have to take place in the department where you applied for your Carte Vitale. But you can buy medicines anywhere in France and will be reimbursed within a set period.

To use the French health care system you need to affiliate as a resident and you must make a financial contribution to the system in the form of a social tax (*sécurité sociale*). This contribution is dependent on household income and allowances. The household income, after deducting allowances, is expressed as the *revenu fiscal de référence* and is stated on the French income tax statement (*avis d'impôt*). A tax specialist will help you calculate the rate.

Americans hired by a French company will be enrolled by their employers in the country's health care system and will contribute, on average, 7.5% per month in social security tax on salary. Their employers will pay a tax equal to about 32% of the employees' salary. That's a heavy burden on the employers and partly explains why unemployment in France is as high as it is: The employers just can't afford to pay the social taxes.

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## Doctors' Charges

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Doctors in France are either *conventionné* or *non-conventionné*, which means that they charge the fees set by the government or they set their own fees. If you have private insurance (i.e. do not have the Carte Vitale), you will pay for your doctor's services and then request a refund from your insurance company (depending on your deductible). If you have a Carte Vitale, you present the card to the doctor (or pharmacy), you pay for the service, and at a later date will be automatically refunded 70% of the cost. (The Carte Vitale holds all your personal information but not medical history.)

Public health sector general practitioners and specialists (*médecin conventionné*) have standardized fees set by the government. Since January 2011, the fee for a visit to a general practitioner or specialist (except for neurologists and psychiatrists whose fees are 34.30 euros) is 23 euros. A night visit almost doubles the fee.

In most places in France, doctors and hospitals still expect payment in cash at the time of service, usually directly to the doctor and not to the receptionist. Be prepared to pay as soon as you have got dressed and your doctor has written out any necessary prescriptions. You can't simply give them your insurance card and expect it will go through.

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## Options For Buying Private Health Insurance

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1. Maintain your U.S. insurance with coverage in France (probably the most expensive option)
  2. Purchase insurance through a Europe-based company specializing in health care for expats. Examples include:
    - MondAssur: [www.france-insurance.com](http://www.france-insurance.com)
    - BUPA International: [www.bupa-intl.com](http://www.bupa-intl.com)
    - AXA-PPP: [www.axapphealthcare.co.uk](http://www.axapphealthcare.co.uk)
    - Prevenia: [www.insurance.fr](http://www.insurance.fr)
  3. Buy into a group scheme such as the one run by the Association of Americans Residents Overseas. The AARO requires a joining fee of US\$30 per family and offers coverage in any country of residence outside of the United States but also insures emergency medical costs incurred elsewhere, including in the United States, with reasonable U.S. medical expenses reimbursed up to 80% during a maximum of 30 days annually ([www.aaro.org](http://www.aaro.org)).
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## Pharmacies And Medicines

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Pharmacies sell prescriptions (*ordonnance*), over-the-counter medication, herbal, and homeopathic remedies. Para-pharmacies sell general medical supplies and over-the-counter medicines but not prescriptions. A pharmacy is signposted with an illuminated green cross. It's worth finding a pharmacist that you like and who speaks English. A pharmacist in France will be highly qualified and will often be able to suggest an over-the-counter medication that will save you having to go to a doctor if your complaint is not serious.

English speaking pharmacies in Paris include (there are more than 40):

- Pharmacie Swann: 6 rue de Castiglione (Arr. 1), tel: 01-42-60-72-96
- Anglo American Pharmacy: 37 ave Marceau (Arr. 16), Metro: Alma-Marceau, tel: 01-47-20-57-37
- Grande Pharmacie Internationale de Paris: 17 bis boulevard de Rochechouart (Arr. 9), Metro: Barbes Rochechouart, tel: 01-48-78-03-01
- Pharmacie les Champs Elysees: English speaking pharmacy offering the service of a British chemist or American drugstore at 84 ave des Champs Elysees (Arr. 8), Metro: Champs-Elysees, George-V, FD Roosevelt, Charles-de-Gaulle, tel: 01-45-62-02-41

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## Eye Care And Opticians

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France is awash with opticians where you can choose from endless stylish glass frames, contact lenses (US\$40 for three pairs), and cleaning solutions. If you actually want to buy some new glasses (with a prescription), you will more than likely have a long wait. Why? You must have an up-to-date prescription with all the details about your eyes before the optician will take an order for new glasses. If you don't have a recent prescription (less than 12 months old) you will have to visit an ophthalmologist, and herein lies the wait. There are not nearly enough of them in France. Strangely, the number in each city is controlled by the government and they don't allow enough for the current demand. Most French health insurance companies do not cover new glasses in the first three to six months for the policy.

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## Dentistry

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I think it's fair to say that the average dentistry provided by a France-trained dentist is not up to the same standard as that provided by a U.S.-trained dentist. In particular, hygiene and cleaning is at best cursory and at worst painful. The best option is to ask other expats, get onto forums,

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or search online. To get you started, here is a U.S.-trained dentistry practice in Paris:  
[www.odonto.co.uk/letters/practice\\_paris.html](http://www.odonto.co.uk/letters/practice_paris.html)

Not all health French insurance companies include dentistry, so be careful who you choose.

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## Homeopathy

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The practice of homeopathy is widespread in France. Many doctor associations and health groups around the world disregard homeopathy as ineffective at best and harmful at worst. If you do decide to go this route, you can buy remedies over the counter with or without a prescription. Homeopathy is increasingly used in hospitals, particularly for new mothers in maternity wards.

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## Emergency Care

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If you have a major emergency, call 112 or head straight for the nearest hospital in the area. If you have a moment to think, and you have private health care, call your insurance company and ask them where to go. Even better, locate hospitals and clinics when you do not need them and you are calm. Most French towns of a reasonable size will have at least one private clinic which will operate a 24-hour, seven-days-a-week emergency center.

My daughter cut her foot badly. I wasn't sure whether it was necessary to go to the major emergency center at the big hospital in town (where I have been for appendicitis), so I called the nurse who provided my home care when I was recovering from my appendectomy, and he told me to go to a private clinic in town where the waiting time is short and they are used to dealing with minor emergencies such as a stitch or two. The consultation plus damage repair cost 16 euros. So far in all my dealings with medical staff, there has always been someone who speaks some English.

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## Emergency Medical Vocabulary

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If it is your husband or wife who is sick replace "je" or "j'ai" with "mon mari a" (my husband) or "ma femme a" (my wife)...

I need a doctor: *J'ai besoin d'un médecin*

Do you know a doctor who speaks English? *Connaissez-vous un médecin qui parle anglais?*

I am dizzy: *J'ai la vertige*

I feel faint : *Je vais m'évanouir*

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I have an abscess: *J'ai un abcès*  
I have a broken bone: *J'ai une fracture*  
I have a cold: *J'ai un rhume*  
I have cramps: *J'ai des crampes*  
I have a fever: *J'ai de la fièvre*  
I have diarrhea: *J'ai la diarrhée*  
I have a cut: *J'ai une coupure*  
I have a headache: *J'ai mal à la tête*  
I have a sore throat: *J'ai mal à la gorge*  
I have a stomach ache: *J'ai mal à l'estomac*  
I have pain here: *J'ai mal ici*  
I have chest pain: *J'ai une douleur à la poitrine près du cœur*  
I have a wound: *J'ai une blessure*  
My head hurts: *J'ai mal à la tête*  
I am hurting everywhere: *J'ai mal partout*  
I am allergic to antibiotics: *Je suis allergique aux antibiotiques*  
I am taking this medication: *Je prends ce médicament*  
I am constipated: *Je suis constipé*  
I have had this pain since yesterday/one week/10 days: *J'ai cette douleur depuis hier/une semaine/dix jours*  
I had a heart attack ten years ago: *J'ai eu une crise cardiaque il y a dix ans*  
I have the flu: *J'ai la grippe*  
I feel better: *Je me sens mieux*  
I feel worse: *Je me sens moins bien*  
Is it serious? *C'est grave?*

### English Speaking Hospitals In Paris:

- The English Medical Center: <http://englishmedicalcenter.fr>
- American Hospital Of Paris (A private hospital located in Neuilly-sur-Seine across the river from La Defense, <http://www.american-hospital.org>)
- Institut Hospitalier Franco-Britannique: <http://www.ihfb.org/en/accueil.php>

## Education

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The French Constitution of 1946 states: "The Nation guarantees equal access for children and adults to education, vocational training and culture."

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## Age 3 To University

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The French education system for children provides compulsory schooling free of charge for children aged 6 to 16 and a right to education starting at age 3.

To enroll your child in a state school, visit your local *mairie*. They will give you a list of schools in your catchment area and will ask for documents including ID, birth certificate, proof of address, and proof of vaccinations (DTP is compulsory). Once the *mairie* has all of that information they will give you a *certificat d'inscription*. Take that to the school along with a medical certificate from your doctor stating that your child is fit to start school. To start at a school for the new school year in September all applications must be made by the beginning of June. You will be given a long list of supplies that your child has to have for the start of the new school year (*la rentrée*). Just before the *rentrée* in September, every supermarket has a huge section of school supplies. You'll see parents darting about, consulting long lists of items and filling up carts with every conceivable stationary item. Instead of that, go to <http://www.scoleo.fr/> and order everything online. If a family is below a certain income, they can apply to the CAF (*Caisses des Allocations Familiales*), a private rights body charged mainly with the distribution of child benefits in France for assistance.

**Primary level of education** is taught in nursery schools and primary schools.

- **Nursery school (*Ecole maternelle*)**

Pre-primary education (nursery school), created in 1881, is for children aged 3 to 6. Although it is not compulsory, virtually all 3-year-old children attend nursery school, mostly in the public school system. Nursery school teachers have the same training as primary school teachers and can teach in all primary education grades.

- **Primary School (*Ecole élémentaire*)**

Primary school is compulsory for all students, French and foreign alike, from ages 6 to 11.

## Secondary Level Of Education Includes Lower And Higher Secondary Schools

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### Lower Secondary Education (*collège*)

Children aged 11 to 15 attend *collège*, taking them from form six (*sixième*) to form three (*troisième*). *Collèges* are considered comprehensive because, theoretically, children study the same core curriculum throughout France (and in overseas French schools). A diploma awarded upon the successful completion of an exam at the end of form three marks the end of *collège*.

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## Higher Secondary Education (*lycée*)

Students aged 15 to 18 attend the *lycée*, taking them from form two (*seconde*) to their final year (*terminale*). *Lycées* offer a wide range of education and training possibilities.

There are two types of *lycées*:

1. General and technical education *lycées* culminate in a general-series *baccalauréat*.
2. Vocational *lycées* culminate in a *certificat d'aptitude professionnelle* (CAP, which sanctions training in a specific vocational skill), a *brevet d'études professionnelles* (BEP, which sanctions the completion of adequate training within a range of technical skills in a particular trade, industrial, commercial, or social field), or a vocational *baccalauréat*.

**Option Internationale Baccalaureate (OIB):** The OIB is a bilingual *baccalauréat* offered in select *lycées* across France, with an international section. It is not for the faint-hearted—the selection procedure is tough and requires your child to be bilingual and prepared for an extra seven hours of study a week, with a lot of reading and the possibility of having to board if the local *lycée* does not offer this option (this is quite common with OIB students). In addition to teaching the French curriculum, students are taught to an advanced level standard in literature chosen from one of several languages (depending on each *lycée*). Lessons are in French and English. The Option Internationale Baccalaureate is not the same thing as the International Baccalaureate, which is a different system taught in private schools in France and managed from Switzerland. To find a *lycée* that teaches the OIB go to the French government's education website: <http://www.ciep.fr/oib/listetab.php> (choose the language you are interested in from the drop down menu).

## The *Baccalauréat*

Created in 1808, the *baccalauréat* is a diploma in the French education system that has two special features. It marks the successful conclusion of secondary studies and opens access to higher education.

## Higher Education

Higher education entails all studies after the *baccalauréat*.

Two systems exist side by side:

1. **An open system:** Most students study under this system. All *baccalauréat* holders have the right to enter this system without any prior selection procedure. Universities offer an extremely wide range of studies.
  2. **A selective system with a limited number of places:** Admission is by competitive examination, entrance examination, or applications, sometimes accompanied by an interview. This is the system in use in post-secondary establishments such as the *instituts d'études politiques* (political studies institutes), engineering and business schools, *instituts universitaires de technologie* (IUTs, university institutes of technology),
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the *instituts universitaires professionnalisés* (IUPs, university institutes of vocational education), and top-tier establishments such as the *grandes écoles* (prestigious higher education institutions with competitive entrance exams), the Ecole Nationale d'Administration (ENA, which trains top civil servants), the *écoles normales supérieures* (ENS, which prepare students specializing in fundamental or applied scientific research to teach at university level and preparatory programs for entrance examinations to the *grandes écoles*), and Polytechnique. These institutions mainly train public-sector and private-sector senior and middle managers.

To read more about the French education system and the governing of it, go to [www.education.gouv.fr](http://www.education.gouv.fr) for more information.

## Private Education In French, Following The French Curriculum

In France, one primary student out of seven and one lower and higher secondary student out of five attend private schools. Most private French schools are under contract with the government and must adhere to requirements and public-service obligations that limit the freedom they have.

Private schools can choose different contracts. Two-thirds operate under a partnership contract (*sous contrat*), and the remaining one-third operates under a simple contract (*hors contrat*). The latter is less binding but provides far fewer subsidies. In order for the more popular partnership contract to be granted, a private school must meet the following requirements:

- It must meet a recognized educational need
- Its facilities must be adequate
- It must have a faculty-to-student ratio that corresponds to the public
- It must hire teachers with the same qualifications and degrees required of public school teachers

In a school under a partnership contract, the central government pays the salaries of teachers and other staff. The local government pays for the running of the school, equivalent to the aid it grants public schools. However, families bear the cost of facilities, religious activities, lunches, registration fees, transport, materials, etc. Fees at partnership schools range from around 400 euros per year for some of the less expensive private Catholic schools to 4,500 euros per year for state-funded bilingual and international schools.

Annual fees at simple, or *hors contrat* schools have fees that are more in common with private schools elsewhere in the world and can average between about 8,000–20,000 euros per year.

The website FABERT lists (in a searchable database) private *hors contrat* or *sous contrat* French schools ([www.fabert.com](http://www.fabert.com)).

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## Private Education In English

There are international English-language primary and secondary schools (following the British or American curriculum) dotted throughout France, including at Aix en Provence, Bordeaux, Cannes, Fontainebleau, Grenoble, Lille, Lyon, Marseille, Nice, Paris, Pau, and Strasbourg. There is a fairly comprehensive listing of international schools at <http://france.english-schools.org>.

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## Adult Education

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For more information about learning French once you have arrived in France refer to section “Learning French” in the chapter “Daily Life.”

Other types of adult education in France can be loosely divided into informal and formal. The informal type might be a new discipline that you could learn in your local village hall such as yoga, sewing, and painting. For these, you would go to your local *mairie* and ask for a list of local associations offering classes. If your village doesn't have an activity that appeals, then go to the next biggest town and ask there. A typical annual fee of a village based activity is US\$35–US\$65 (for the whole year).

Formal education leading to a qualification is run through a government organization called GRETA, a national network of public and adult education centers. There is at least one GRETA branch in each department in France. They offer a wide range of education and training opportunities, some in foreign languages (e.g. English, German, Spanish, Dutch, Russian, and Japanese), depending on demand and local resources.

A fee is payable but not listed on the GRETA website. I have been told by a local friend that the courses are reasonably priced.

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# Property

## Introduction

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“If your dream house is not near a bakery it will soon become your prison,” was the advice given to me by an elderly lady who was told the same by her mother. You don’t have to take that literally, but I think it is advice worth remembering, particularly if you are new to France, and especially if you don’t speak French very well. The last thing you want is to be isolated and having to drive everywhere when the real charm of living in France often lies in being part of village or town life.

I am a firm believer in renting for an extended period of time before deciding on an area. You could fall in love with a town or village in the light of a warm summer evening, glass of wine in hand, only to find that the area is dull and uninviting the rest of the year. It’s only when you get under the skin of a place and live like a local, even temporarily, that you see it—warts and all. That’s not to say any place is wart free, but it’s good to know about them before you commit and buy a property.

## Buying A Property In France

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(Note: There is a list of Paris based and national realtors at the end of this chapter.)

There are no restrictions on foreigners wanting to buy property in France. There are, as in many countries, tax implications, but that shouldn’t stop you if this is where you want to be and you find your dream home. (Refer to the “Taxation” chapter for more details.) However, always seek financial and tax advice before buying an overseas property.

The purchase of a house in France is usually straightforward and regulated. Generally speaking, problems only arise because the buyer has not understood the procedure or the property documentation. If you are not a French speaker it is essential to find either a bilingual agent you trust and/or a bilingual notary (see below).

If you are buying a house, always examine the cadastral plan of the property you are intending to buy and the land around your plot. The last thing you want is to buy a property only to find a chicken farm is setting up just upwind of your new dream home. The cadastral records of all new or planned buildings are available in the mayor’s office and on the Internet at: [www.cadastre.gouv.fr](http://www.cadastre.gouv.fr).

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The purchase involves the signing of two contracts: the preliminary sales agreement (*compromis de vente*) and the formal deed of sale (*acte authentique*). The preliminary sales agreement, drawn up by a notary (see below “Notary Role And Fees”) or the sales agent, is an important step, and you may need advice from your bank or independent notary (if your agent is drawing it up) to make sure the wording is correct. If the property is being financed with a mortgage, the preliminary sales agreement should contain a condition stating that if your application for a mortgage is not successful, your deposit will be refunded.

There are three main types of preliminary sales agreements, depending on whether you are purchasing a house that is already built, a house that is off-plan, or a plot of land where you are going to build a house (see below).

The system and law does change from time to time. The most up-to-date source of information on buying a house is the *notaires* website: <http://www.notaires.fr/notaires/en/notaires-as-property-specialists>.

## The Notaires' Database

The best way to estimate reasonable property prices is the notaires' databases (see below) of recent sales (the prices listed on the website are always three months old) at [www.notaires.fr](http://www.notaires.fr).

## Purchasing A House That's Already Built: The Process

When the buyer and seller have agreed on the property and the price, both parties commit to the sale by signing the *compromis de vent*. Once signed, the buyer deposits 10% (this may vary slightly) of the purchase price with the notary or agent or realtor. The deposit (called a payment on account) will be deducted from the purchase price when the deed of sale is completed, or it may be given to the seller if the agreement is broken (see below). Before signing the *compromis de vente* consider carefully whether you want to add any conditional clauses (*clauses suspensives*). You can add as many clauses as you like, but, of course, the seller has to accept them. Typical clauses include the bank's acceptance of the mortgage (the *notaire* should automatically include this), whether or not planning permission is obtainable (e.g. for renovations or minor building work), potential plans for undesirable development of land adjacent to the property, and a satisfactory survey provided by the seller (see below).

Once you have signed your *compromis de vente*, you have a seven-day cooling-off period, during which time you can withdraw from the sale without penalty but the seller can't. After the seven days, you could return home, safe in the knowledge that the road to owning a property in France is well underway and should not be interrupted. A word of caution: I read about a couple who bought a home and then decided during the cooling-off period that they had made a mistake. They tried to contact the *notaire* and then the agent on the last day of the

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cooling-off period only to find that it was a national holiday and both offices were closed. The sale went through. Moral of the story: Make absolutely sure the *notaire* will be available during the cooling-off period.

The deposit, or payment on account, system works like this:

- If the buyer does not wish to proceed he or she forfeits the deposit.
- If any conditions of sale included in the *compromise de vente* are not fulfilled (for reasons beyond the buyer's control) the deposit will be refunded to the buyer.
- If the seller withdraws, he or she may have to pay a penalty to the buyer.
- The *compromise de vente* will include a date when it is expected that you will sign the final formal deed of sale (this is a target date and not legally binding).

*Acte Authentique* (the signing of the final sales document):

Your agent or notaire will let you know the proposed date to sign the full contract. It is preferable that you are present, but you can arrange a power of attorney to act for you. It is advisable that you (or your power of attorney) see the property on the day of signing to check that you are buying the property "as seen on signing date." In other words, make sure that the beautiful wooden doors or floor tiles you fell in love with are still there. The whole sales process should take between three and four months.

## Purchasing A Home That Has Not Yet Been Built: Off Plan

A contract called the *vente en l'état future d'achèvement* (or VEFA) will be drawn up. Your funds will be released in installments to the owner. Both parties also sign a reservation contract (*contrat de reservation*). This states the price of the home when built, technical specs, as well as the methods and dates of payment.

The off-plan buyer usually pays a deposit of 5% of the price (deductible from the final sale price). At the signing of the final deed of sale you become the owner of the property, irrespective of the phase of building.

## Purchasing A Plot Of Land To Build On

After finding your plot of land, you must contact the local *mairie* to find out about planning permission. Once you are certain that planning permission will be granted you, enter the same sales process as outlined in "Purchasing A House That Is Already Built." Separate contracts must be drawn up with a fully qualified and registered (in France) builder in order to obtain a French mortgage.

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## Notes For Buyers

When you choose an agent or realtor, check that he or she belongs to a government-regulated body such as FNAIM, SNPI, or UNPI. The agent should have this clearly visible in his or her office. Always meet an agent at their office first.

It is common for an agent to ask you to sign a *Bon de visite*—a simple form confirming that that specific agent showed you the property. This is done to prevent agent conflicts, as most properties have multiple listings.

To draw up the agreements you have to provide your passport, marriage papers, divorce papers, and paperwork showing details of any loans.

There is a tax credit scheme for ecofriendly home improvements including solar panels, insulation, and double-glazing. The equipment and installation must be from and carried out by a reputable seller with accreditation. Ask your local *mairie* for providers.

## Why Do I Need A Notary (*Le Notaire*)?

In France, the whole business of buying and selling properties is dealt with by a notary. A French notary is a public official responsible for ensuring that all deeds are authentic and can't be contested. They are responsible for drawing up the final deed of sale and often the preliminary sales agreement (*compromise de vent*). Notaries must act impartially and therefore generally act for both parties. However, if the seller's notary does not speak English, you can employ your own bilingual notary. If two notaries are used, the fees (which are set by French law) will be shared equally between them. The notary fees are paid by the buyer.

- To locate an English speaking notaire go to the official website of French notaries: [www.notaires.fr](http://www.notaires.fr) (in English).
- What are the notary's fees (*frais de Notaire*)?  
The fees charged by a notary (fixed under French law) are 5% up to 45,735 euros and 2.5% thereafter.

If the house is less than five years old and there has not been a previous sale, you may have to pay sales tax (value added tax). If that is the case, the conveyance costs would be lower.

## What Are The Agent's Fees?

An agent will usually charge between 5% and 10% of the purchase price. Sometimes the fees are included in the purchase price and are paid by the seller, in which case you will see FAI after the sales price. If a property is sold and bought privately (*de particulier à particulier*), these fees are not payable.

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The best thing is to ask upfront which fees are included and then to ask for an estimate of any extra fees, remembering to add 20% to the estimate to cover for sales tax.

## What Is A Valuation Appraisal?

If you are applying for a loan to buy a property, the bank will send an assessor to make an appraisal of the property. An assessor is not a qualified surveyor—he or she will not identify structural defects. The purpose of the appraisal is only for loan assessment. You will not be privy to the information. If you want to carry out your own structural survey, you will need to contact a growing band of expat surveyors located throughout France.

Surveys: There's no such thing as a property surveyor in France, instead the seller will provide a technical diagnostic file (*dossier de diagnostic technique*). This should include a report on gas, electricity, lead, asbestos, and termites (termites only for certain areas of France). If the property has a pool, the report should also include the safety features of the pool.

## Can I Get A Mortgage In France?

Yes, absolutely. The simplest way to finance the purchase of a property is through a French mortgage provider with a mortgage (*prêt immobilier*) in euros. Shop around—low interest rates make the business of lending very competitive. French interest rates are based on the Euro Interbank Offered Rate (the Euribor) and are usually linked to a Euribor variant. See [www.euribor.org](http://www.euribor.org) for all current rates. The French tend to prefer fixed-rate (*taux fixe*) mortgages more than variable rate (*taux variable*). Life insurance linked to the loan is required.

Once you have chosen a mortgage lender, that company must send a contract by mail, detailing the repayment timetable and the agreed upon interest rates. Once you receive these documents, you must wait at least 10 days (but no more than 30 days) before signing and returning them. The 10 days are known as the period of reflection. Once signed, there is no backing out of the contract (unless any conditions of sale of the property for which you are purchasing a mortgage, included in the *compromis de vente*, are not fulfilled).

You will also need to purchase insurance for your mortgage. In the past you had to buy the insurance from the lending bank. That has changed and you are free to shop around for your insurance, though some banks may still try to insist that they will only accept their insurance. If they refuse your chosen insurance, they must put their objections to you in writing.

Documents needed to take out a mortgage include:

- Your last two tax bills
  - Your last three pay slips or proof of pension income and your last three bank statements
  - Original passport
  - Proof of current residence (e.g. a utility bill or phone contract)
  - A *compromis de vente* if you already have one
-

Finding a mortgage lender and taking out a mortgage is not something you want to do in French, unless you are fluent and understand the language and cultural differences. If you do not speak French, contact an English-speaking agent, bank, or realtor.

France Home Finance ([www.francehomefinance.com](http://www.francehomefinance.com)) specializes in French mortgages for international buyers. Founder and managing director, Tahminae Madani, is a Live and Invest Overseas expert who fully understands the complexities that face expats.

### Some Useful Mortgage Vocabulary:

*Euribor*: the basic interest rate on which French mortgages are based

*Frais d'études* or *frais de dossier*: fees to put together a dossier

*Taux fixe* or *taux variable* or *taux cape*: fixed rate or variable rate or capped rate

*Assurance de prêt*: mortgage insurance

*Prêt immobilier*: mortgage

*Courtier*: broker

*Compromis de vente*: a pre-agreement to buy a house

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## French Leaseback

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About 20 years ago, the French government introduced the leaseback system. There was a severe shortage of quality holiday accommodation to meet increasing demand from foreign and French tourists, so the leaseback system came into existence. Buyers purchase the property freehold and then lease it back for a fixed period (this period varies from one management company to another, but the minimum is usually nine years) to a management company who lets it out as holiday and business accommodation.

A leaseback contains an agreement that you will receive a fixed rental, which the company will pay to you (normally quarterly) in arrears. This sum should increase in line with the INSEE Cost of Construction Index published by the French government. This usually equates approximately to a 6% increase every three years.

The management company will be responsible for all property ongoings during the lease period, including maintenance of the building and furnishings, so the rent you receive is a net figure. There is only your mortgage, the *taxe foncière* (a local tax for services that varies from location to location but is often less than 500 euros), building insurance, and an accountant's fees for preparing your annual French tax return (a legal requirement) to pay.

A property investment with the French leaseback system will bring you:

- A full refund of the 20% sales tax on the sale of all new-build properties
  - A guaranteed, tax-free rental income in euros
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- Renewable lease periods of 9–11 years, low management fees, and no hidden costs
- An index-linked income plus capital growth prospects
- A pension fund that doubles as a holiday home

It is perfectly possible to get a French mortgage to buy your French leaseback property even if you do not reside in France.

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## French Inheritance Laws

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This, quite rightly, is an area of French law that worries many expats and particularly those who have divorced, remarried, and have step-children who live with them as part of the family. The key is to get good advice from a specialist lawyer before buying a property. Inheritance laws in France are to change in 2015, following the adoption of a new European law which states that expats living in France will be able to distribute their estate according to the laws of their country of nationality.

Until 2015, the French government can dictate how a property is distributed after the owner's death. As it stands, French law is very protective of children's inheritance rights, giving them up to 75% of the estate. It is also impossible to not inherit children unless they have committed, or tried to commit, a serious offense against their parent. In the absence of children, the surviving spouse will receive one-quarter of the estate.

A new law now allows the surviving spouse to remain living in the property, and that they can't be evicted.

Currently, the survivor of a couple who were not married or were in a civil partnership has no legal right to any of the assets and may have to pay 60% inheritance tax on anything bequeathed to them in the deceased's will. Professional advice must be taken to ensure everything is done correctly; otherwise the bloodline will win out.

Step-children are not recognized, even if they have lived with the couple from an early age. If a child of a deceased has died before their parent, their children (the deceased's grandchildren) take the share of the inheritance.

Because inheritance rules will change in 2015, and because new laws have been proposed but not yet adopted by the European Commission, the best source of up-to-date information is the Notaires de France website (in English): <http://www.notaires.fr/notaires/en/the-wills-registry>.

**To locate an English speaking *notaire*** go to the official website of French notaries: [www.notaires.fr](http://www.notaires.fr) and scroll down to "Find a Notaire."

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## Renting

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If you are coming to France independently (i.e. you don't have a work contract), you may find the rental market quite difficult to break into, but there are ways around it:

1. Find an agent with expat owners and/or clients who either rent their property full-time or who want to sell but can't get the price they need at the moment so are willing to rent. (To find them, get onto expat forums and ask members for their help.) Expat owners often, not always, rent their homes either partially or fully furnished, allowing them to rent you their house for a period of 12 months (usually renewable with both parties' consent). Under this agreement, the renter must give a one-month notice of moving, and the owner must give the renter three months' notice.
2. For a temporary period:
  - Rent a *gîte* (a fully furnished, self-catered holiday property). If you rent out of the main tourist season, you can negotiate good rates. The website [www.gites-de-france.com](http://www.gites-de-france.com) lists a big selection of *gîtes* in France by region or interest (English version).
  - Try one of the numerous privately owned companies listing holiday homes such as Owners Direct ([www.ownersdirect.co.uk](http://www.ownersdirect.co.uk)).  
If in Paris, there are a number of online agencies that manage long and short term rentals. Some examples include:

### Les Citadines (short-term rent only)

- 120 Jean-Jaurès, Levallois Paris Cedex, 92532
- tel: 0-825-010-343
- Website: [www.citadines.com](http://www.citadines.com)
- Email: [societes@citadines.com](mailto:societes@citadines.com)

### Locaflat (short-term rent only)

- 14, rue du Théâtre, Paris, 75015
- tel: 01-45-75-62-20
- Website: [www.locaflat.com](http://www.locaflat.com)
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### Lodgis

- [www.lodgis.com](http://www.lodgis.com)
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## Paris Apartment Services

- [www.paris-appartements-services.com/en/](http://www.paris-appartements-services.com/en/)

## Rentals in Paris

- [www.rentals-paris.com](http://www.rentals-paris.com)
- Furnished upscale apartments in Paris.

3. Offer a French owner a full year's rent in advance. This is not recommended, but if there are few other choices, it may be an option.

## Renters: Document Requirements

If you do rent from a French owner, expect to be asked for some or all of the following:

- Proof of identity (e.g. a passport or residence permit).
- Pay slips for the previous three months or proof of income (such as a pension).
- If you are self-employed, you will need to provide your previous year's tax returns and up to two letters from financial guarantors.
- If you have neither French pay slips nor French tax return statements, you may be asked to open a bank account with enough cash to cover your rent for a number of months.
- Bank account slips showing your bank account details. You will be asked to have your rent automatically withdrawn each month from this account.

That's all quite intrusive and a little annoying but also quite normal.

The reason for the difficulty with French owners dates back to Napoleonic times and laws. For example, during *la trêve hivernale* (the winter truce) from Nov. 1 until Mar. 31, an owner can't ask a renter to leave their property. Renters have more rights than owners once a renter has passed a certain amount of time. This makes owners, understandably, anxious and cautious. They would rather wait months for a safe bet than risk renting to an unknown individual.

## Online Rental Resources

For long-term rentals, try the following websites that are managed by national and reputable enterprises:

- [www.annoncesjaunes.fr](http://www.annoncesjaunes.fr): click on "*Immobilier*" and check "*location*" under the choice "*Type de bien.*"
-



- [www.topannonces.fr](http://www.topannonces.fr): choose your region and then from the left-hand menu choose “*Immobilier*” and then “*locations immobilières*.” You will then need to choose the region and department you are interested in.
- <http://www.fnaim.fr>: the website of the association of professional realtors. Choose “*Louer*” and then complete the required fields.

## Short- To Medium-Length Rentals

- [www.sud-de-la-france.com](http://www.sud-de-la-france.com): vacation and long-term rentals in Occitanie.
- [www.francebyheart.com](http://www.francebyheart.com): vacation rentals in Paris, Languedoc, Provence, Luberon, Riviera, Dordogne, and Loire Valley.
- [www.francehomestyle.com](http://www.francehomestyle.com): vacation home rentals throughout France.
- [www.HereandAbroad.com](http://www.HereandAbroad.com): *acation* and sabbatical home rentals in Provence.
- [www.coquelicot.com](http://www.coquelicot.com): vacation homes in Provence, the Riviera, the Atlantic coast, and Languedoc.
- [www.gites-de-france.com](http://www.gites-de-france.com): lists a big selection of *gîtes* in France by region or interest (English version).
- [www.francemotorhomehire.com](http://www.francemotorhomehire.com): rent a motorhome for a few months and travel and stay in any region.

## Property Vocabulary

*Acheter*: buy

*Louer*: rent

*Location*: rental

*Location de vacances*: holiday rental

*Maison*: house

*Appartement*: apartment

*Terrain*: land

*Votre recherché*: your search

*Cave, sous sol*: cellar, basement

*Viager*: where the buyer pays the owner a lump sum (the *bouquet*) and an annuity (the *rente viagère*) every year until the owner dies. While the owner is living, he or she may continue to have the right to live in the property for all or some of the time. Once the owner or a stipulated third party dies, the property becomes the buyer’s. A curious French invention.

## Taxes Payable By The Tenant:

If you have resided in the apartment or a house since Jan. 1 of a given year, you will have to pay a local tax called *taxe d’habitation*. This tax varies from one city to another and depends on several criteria (e.g. square meters, number of inhabitants) and the amount is fixed by the

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*mairie*. A country property in the Pyrenees-Atlantique department is about 350 euros per year, whereas a large town house in the department's administrative town of Pau could be as much as 2,000 euros per year.

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## Housing And Real Estate Agencies In Paris

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### **Agence Varenne**

42 rue Barbet de Jouy, 75007, Paris

Tel : 01-45-55-79-00

Email: [abostrom@agencevarenne.fr](mailto:abostrom@agencevarenne.fr)

Website: <http://www.agencevarenne.fr>

### **Cattalan-Johnson Immobilier(C.J.I.)**

26 rue Brunel, 75017 Paris

Tel: 01-45-74-87-77

Fax: 01-45-74-87-80

Email: [cattalanjohnson@wanadoo.fr](mailto:cattalanjohnson@wanadoo.fr)

Website: <http://www.cattalanjohnson.com>

### **Century 21, France S.A., (Headquarters) Bat D**

3 rue des Cévennes, Petite Montagne Sud, CE 1701

91017, Evry Cedex Lisses

Tel: 01-69-11-12-21

Website: <http://www.century21france.fr>

### **Demeure Prestige**

42 avenue Montaigne, 75008, Paris

Tel: 01-72-74-12-20

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Fax: 01-72-74-12-21

Email: [prestige@demeure.net](mailto:prestige@demeure.net)

Website: <http://www.demeure.fr>

## **FEAU**

86, avenue Victor Hugo, 75116, Paris

Tel: 01-45-53-25-25

Email: [feau-victor-hugo@daniel-feau.com](mailto:feau-victor-hugo@daniel-feau.com)

Website: <http://www.feau-immobilier.fr>

## **Inter Urbis**

31, rue de Monceau, 75008, Paris

Tel: 01-45-63-17-77

Fax: 01-45-61-03-74

Email: [contact@inter-urbis.com](mailto:contact@inter-urbis.com)

Website: [www.interurbis.net/agence-immobiliere.html](http://www.interurbis.net/agence-immobiliere.html)

## **La Galerie de l'Immobilier**

48, rue Mazarine, 75006, Paris

Tel: 01-56-24-44-26

Fax: 01-56-24-13-93

Email: [galerie.immobilier@wanadoo.fr](mailto:galerie.immobilier@wanadoo.fr)

Website: [www.galerieimmobilierparis.com](http://www.galerieimmobilierparis.com)

## **OBS Immobilier**

82, avenue des Ternes, 75017, Paris

Tel: 01-45-74-08-88

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Fax: 01-45-74-85-44

Email: [agence@obsi.fr](mailto:agence@obsi.fr)

Website: <http://www.obsi.fr>

## A Snapshot Of Online National Housing And Real Estate Agencies—Searchable By Region

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- <http://en.century21.fr>
- [www.erafrance.com](http://www.erafrance.com)
- <http://www.logic-immo.com>
- <http://www.seloger.com>
- <http://www.fnaim.fr> (the website of the association of European realtors)
- <http://www.france-villas.com>

Note: This list is not exhaustive (there are hundreds of real estate websites). Inclusion in this list does not infer a recommendation by Live and Invest Overseas or the author.

## Working In France

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This is going to be an uphill struggle unless you are eligible for a *compétences et talents* residency card, which would make the road a little smoother (see *compétences et talents* below).

### Salaried Work

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France is very protective of its labor force. Even a citizen of another European country can have problems getting a job or setting up in business. For example, a hairdresser from the UK can't simply set up as a hairdresser in France. He or she will have to apply for a *brevet professionnel* certificate to qualify to cut hair in France. In some cases, certificates and qualifications can be translated when applying for work, but make sure you use an accredited translator (*traducteur assermenté*).

It may be possible to find a company in your home country doing business or expanding into France. However, you will almost certainly need a high level of French fluency to compete against other bilingual applicants.

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French labor laws are highly complex and change quite often. I recommend you visit AngloINFO's France employment pages, which are regularly updated.

Further information (in French) can be found at:

- Service-Public ([www.service-public.fr](http://www.service-public.fr)), the French government website
- Ministère de Travail, Cohésion Sociale et Logement, the ministry of employment, <http://travail-emploi.gouv.fr/espaces,770/travail,771/>

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## Self-Employment In France

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Self-employment in France is just as controlled as any other form of employment; you can't simply open a corporation and start trading almost overnight as you could in the United States or even the UK. You must define very clearly what you are doing, if you have the credentials to do it, which tax regime you will be under... and then apply to any one of a number of governing bodies to see if you are allowed to set up.

If you want to be self-employed in France (once you have been granted your *carte de resident* after five years of continuous residency), you may apply for the status of **auto-entrepreneur**. This scheme was launched in 2008, with huge applause by the Sarkozy government, to help the self-employed. Previously anyone who was self-employed was taxed on their potential income, so they were often in debt or out of business before they even got going. Now *auto-entrepreneurs* pay taxes on gross income each month or each quarter. Accounts are not required, and payments can be made online. The social tax rates (called the *micro-social*) are 14% for goods and materials, 24.6% for services, and 21.3% for most other activities. Social charges include such elements as health care, family allowance, and retirement pension. Being an *auto-entrepreneur* entitles you to French health care coverage and, after a year, to sick pay. For retirement pensions, you build up a pro-rata entitlement depending on how much you work.

There are several different work categories, and it is by no means straight-forward to apply, though it was touted as an easy thing to do. You may earn up to 32,600 euros for a business that offers a service and 81,500 euros for sales of goods or materials and hotels and *gîtes* (as of April 2014). If you earn more than that, you must convert to the reel system, which, amongst other things, requires a set of accounts prepared by an accountant each tax year.

On top of the *micro-social* there is a related system for paying income tax, which you can take up if you choose, called the *micro-fiscal simplifié*. It is also based on turnover and is 1% for selling goods or materials, 1.7% for commercial or artisanal services, and 2.2% for "liberal" professions (e.g. writers, photographers, bloggers).

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For more information (in French) about becoming an *auto-entrepreneur* visit:

- [www.lautoentrepreneur.fr/](http://www.lautoentrepreneur.fr/)
- [www.service-public.fr](http://www.service-public.fr)

For more information (in English) about becoming an *auto-entrepreneur* visit:

- [www.france.angloinfo.com/working/self-employment/](http://www.france.angloinfo.com/working/self-employment/)

Think very carefully before starting out on this route. Talk to an experienced tax professional conversant in U.S. and French taxation.

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## *Compétences et Talents*

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France has recently introduced the *compétences et talents* (skills and talents) residency card. It is a three-year renewable residency card that allows a talented or skilled person and his or her family (whom may also work) to reside in France.

You may be granted this card if you are likely to make a significant or lasting contribution through your skills or talents to France's development in the economic, intellectual, scientific, cultural, humanitarian, or athletic fields. Here are some examples of eligible applicants:

University graduates

Qualified professionals, regardless of their academic level

Investors in an economic project

Independent professionals such as artists, authors, athletes, etc.

Senior manager and high-level executives

For details (in English) visit the Consulate General in France in Washington's information page:

<http://www.consulfrance-washington.org/spip.php?article519>

For more information (in French) visit Service Public-Compétences et Talents:

<http://vosdroits.service-public.fr/particuliers/F16922.xhtml>

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## **Voluntary Work**

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There are many websites listing voluntary work positions (mainly temporary or ad hoc). Here is the list of trusted organizations (most are in French, but non-French volunteers are welcomed). After all, you do not need to be able to speak French to serve food at a soup kitchen, you just need a big heart.

<http://www.secours-catholique.org/>

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<http://www.secourspopulaire.fr/>

<http://www.croix-rouge.fr/>

<http://www.acparis.org/> (American Church of Paris—a good source of info about volunteer work)

<http://www.soshelpline.org/> (English)

<http://www.restosducoeur.org/>

<http://www.jeveuxaider.com/>

<http://www.espacebenevolat.org/> (send an email in English to the coordinator of English speaking volunteers: [espacebenevolat.anglophones@gmail.com](mailto:espacebenevolat.anglophones@gmail.com))

# Taxation

## Introduction

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Changes to the tax laws and other applicable rules may be proposed and changed at any time. Therefore, readers should contact a tax expert for further information.

The French tax man (the *fisc*) strikes fear and loathing into the hearts of many expats, but if you decide to live here full time, you'll have to learn to live with it. Even better, understand it, or at least try.

Three of the most striking differences of French taxation in comparison to many other countries are the high social taxes, the wealth tax (*Impôt de Solidarité sur la fortune* or *ISF*), and the *foyer fiscal* system, whereby income tax is calculated on the family's total income rather than individual income, and that income for the calendar year is declared and tax is paid the following year. More on these below.

Whether a person is liable to pay tax in France depends on whether they are “fiscally domiciled” in France. Taxation is complicated—there are many, many exemptions, variations, and alternatives depending on each person's situation—and anyone considering moving to France must seek professional advice. In general, a person is considered fiscally domiciled if they satisfy any one of a number of tests (sometimes a combination is considered by the *fisc*):

- Their principle home is in France
  - They run a business in France, other than a branch of a business operating abroad
  - The center of their economic interest is in France
  - Their close family is in France
  - They spend more than half the year in France
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**Note:** A person who is not fiscally domiciled in France is liable to French tax on income arising in France (e.g. from a rental property) and capital in France. That same person is also liable to pay succession duties in land and buildings in France or other assets situated in France on their death.

Fortunately many countries, including the United States, Ireland, Canada, the UK, and Australia, have a double-taxation treaty with France meaning you do not need to pay taxes twice on certain income. According to the terms of the U.S. Foreign Earned Income Exclusion (FEIE), U.S. citizens are exempted from paying U.S. income tax on income earned overseas up to US\$99,200 per person for 2014.

IRS Publication 54 describes the reporting requirements for citizens of the United States in detail. This can be found on the IRS website (This link opens a pdf file: <http://www.irs.gov/pub/irs-pdf/p54.pdf>)

The French tax year runs from Jan. 1 to Dec. 31.

During the first year of tax liability, the taxpayer makes one payment of the global amount of the tax due for the last tax year, in September. In the following years, the tax is paid in three instalments (February, May, and in the fall, usually September) based on the tax paid the previous year, with the remaining balance being paid in September. The taxpayer is also entitled to pay on a 10-month period (from January up to October).

Declaration papers will arrive in the post (for those declaring on paper) in April. Completed declarations must be returned by a given date in May. For those declaring online, the online declaration service opens mid-April. The date for receipt of a completed online declaration varies according to the department where the taxpayer is registered but usually in early June.

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## Sales Tax

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The basic rate of the TVA sales tax is 20%. The TVA on restaurant meals, campsites, hotel stays, transport, home help, some renovation work, and non-reimbursable medicines went up recently, from 7% to 10%. The rate on many foods, drinks, gas and electricity, school food, cinema tickets, books, and energy efficient home renovations is 5.5%.

French income tax is not that high unless you are a high-earning single person. Many people say French tax is high but what they are actually referring to is the combination of income tax and social charges.

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

The 2014 tax band rates payable on 2013 income are as follows:

0—6,011 euros: 0%

then up to 11,991 euros: 5.5%

then up to 26,631 euros: 14%

then up to 71,397 euros: 30%

then up to 151,200 euros: 41%

above 151,200 euros: 45%

**C**, generally resulting in a lower income tax bill. The joint incomes of all members for a family are added together, the total amount is then divided by the number of shares in the family (one share per parent, half a share for the first and second child, one share for each subsequent child), then a tax rate on a sliding scale is applied to the divided amount and the result is multiplied by the number of shares.

Here's an example to illustrate:

A single person earning 42,000 euros would pay 7,029.18 euros of tax. A married couple, however, with two children and an income of 42,000 euros are assessed on three shares (one share for each adult and half a share for each child). Their total 42,000-euro income is split into three shares of 14,000 euros. Each 14,000-euro share is taxed at the 5.5% and 14% bands, giving 437.98 euros per share. The tax for each part is then added together, giving the family a total tax bill of 1,313.94 euros—much better than a tax bill of 7,029.18 euros.

## A Note On Taxation Of Income From Property Rentals

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If you own a property that you rent out in France, you will be liable to pay income tax on the income derived from your French property. Most bilateral tax conventions state that properties existing in France will be taxed only in France. To encourage individuals to invest in rental property, the French government introduced some deductions to help reduce the amount of taxable rental income.

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Examples of deductions include:

- Repairs and maintenance expenses
- Real estate taxes
- Annual interest payments on loans taken out to finance the acquisition of the property
- Depreciation (in some cases)

## Wealth Tax

### *Impôt de Solidarité sur la Fortune (ISF)*

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France is one of the few countries in the world to levy tax on wealth. The threshold for paying the ISF is 1.3 million euros in 2014.

To calculate the tax, one must add up the total value of assets for the household and deduct all outstanding debts and overdrafts as at Jan. 1.

The tax liability is calculated at 0.25% of net asset value between 1.3 million euros and 3 million euros and 0.5% for any wealth exceeding 3 million euros.

The amount of tax you are liable to pay will depend on whether or not you are resident in France and on your total wealth. It is based on the wealth of the household, including your spouse or partner and children less than 18 years of age.

**Residents:** If you live in France, the whole of your worldwide assets must be taken into consideration for the purposes of the wealth tax.

**Nonresident:** If you do not live in France, only property assets in France are considered.

Taxable assets include real estate, cars and other vehicles, debts due to you, furniture (except antiques), horses, jewelry, shares, bonds, and the redemption value of any life insurance.

Exempt assets include those necessary to run a business by the owner or their spouse: pictures, tapestries, statues, sculptures, lithographs, antiques older than 100 years, funds in a pension fund (in respect to employment or business), portfolio investments, and cash (held by nonresidents).

There is also an exemption from the wealth tax on assets located outside of France for the first five years of residency. So for the first five years of becoming resident in France, you will only be liable for wealth tax on your assets in France.

There are many exemptions, allowances, and perfectly legal ways to reduce your wealth tax burden. It is essential to talk with a tax specialist before becoming a French tax resident.

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There is a ceiling (*plafonnement*) limiting the amount of wealth tax in certain cases. Wealth tax, social charges, and income tax can't exceed 75%.

The so-called 75%-tax on very high incomes (the tax that caused French actor Gerard Depardieu to hit the headlines) applies only to income above 1 million euros and is payable by the employer, not the employee. It is in fact 50% income tax plus 25% social charges.

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## Capital Gains

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There are many rules about capital gains. In general, it is taxable as income, but there are special rules for land, shares, and businesses.

In terms of bricks-and-mortar French property, if you sell your property, any capital gains made will be considered as income and (in most cases) will be subject to sales tax. Capital gains tax is charged at two rates: 19% for EU residents, including French residents, and 33.3% if the seller is resident outside the EU. The nationality of the seller is irrelevant. In addition, residents of France must pay a further 11% social charge on any gain arising from the sale of the property. However, adjustment will be made based on the length of ownership. After the first six years of ownership, there is a 6% reduction in capital gains tax per year of ownership (i.e. 12% after seven years, 18% after eight years, etc.) and a final 4% reduction after 22 years. Sales made before September 2014 are given an additional reduction of 25%.

In certain situations, most notably if the property sold is your tax residence (rather than a property you have been renting out), you will be exempt from capital gains if the property is sold within 12 months of ceasing to be the principal residence.

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## Regional Taxes

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All home and land owners in France must pay a local property tax (*taxe foncière*). This tax is based on the rateable value according to the location, the type of building, the surface area, and certain comfort criteria (e.g. type of heating).

If your home in France is your principal or holiday residence, you will also have to pay an occupancy tax (*taxe d'habitation*). This is based on the rental value of the property and is defined by the local authority. This tax has to be paid by the occupant. So if you rent a home in France, you, the renter, pay the occupancy tax—not the owner. This tax varies enormously within regions and between regions, with one resident paying perhaps 350 euros and another 1,350 euros.

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## French Social Charges

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Social charges are simply another form of income tax in France and are not to be confused with social security. They are paid once a year (unless employed, and then they are collected at source).

The charges are called the *Contribution Sociale Généralisée* (CSG), set up as a temporary measure in 1991 to help with the country's social security deficit; the *Contribution au Remboursement de la Dette Sociale* (CRDS); the *Prélèvement Social* (PS); *Contribution Additionnelle*; and the *Prélèvement de Solidarité*. The last three are levied on income from capital only.

Social charges are payable on all forms of income received, including pension and rental income, and are also payable on capital gains. Until 2012, social charges were only payable by French residents; if you owned property in France but France was not your place of fiscal residency, you did not pay social charges.

However, in 2012 the government changed that and nonresidents with property in France became liable for social charges. Uproar ensued. The tax did not confer any social or health benefits to those paying, whereas it does if you live in France. The European Commission became involved, stating, "An infringement procedure has been opened and a letter of formal notice [to the French authorities] is being prepared." The situation is subject to legal challenge. Some nonresidents were not charged social charges on their last tax bill, some were.

The rates of the main social charge tax, the CSG, is calculated on certain types of income at different rates: 8.2% on income from capital, 7.5% on salary, and 6.6% on pensions. CRDS is 0.5%, PS is 4.5%, *Contribution Additionnelle* is 0.3%, and *Prélèvement de Solidarité* is 2%...all in all, totaling up to an extra 15.5%.

## Social Security

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In France, unlike most other European countries, the social security system is funded directly through social security contributions, rather than through general taxation. If you are an employee or are self-employed, the level of social security contributions is one of the highest in the world. Social security payments are payable on income earned in France only (i.e. employment or self-employment income).

For employees, these are deducted at source from the employer. For the self-employed, payments are made by the individual to the overseeing social security office. Registration is

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quite complicated, as there are several different bodies governing social security in France. You must register for social security before starting your business, whether retail or service based.

One important distinction from many other countries is that, in most cases, social security contributions are tax deductible. Income tax is charged after most social security contributions have been deducted.

If you do not work or use the state health system in France, you will not pay social security contributions.

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## Exit Tax

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This is a tax on company shares and applies to anyone whom is resident in France for at least six years and plans to transfer their residency to another country. It is a tax on unrealized capital gains up to the day preceding departure from France. The tax is applied to holdings by family members of at least 1% of the shares in a company (French or otherwise) or if the value exceeds 800,000 euros. If the move is to another EU country, the tax is set aside until the shares are sold. If they are not sold for 15 year,s the tax is not applied. If the move is for professional reasons, the exit tax does not apply.

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## Resources

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French taxation is complicated. If you are not guided properly, you will almost certainly come out of it financially and emotionally worse off. A list of tax professionals serving the expat community in France can be found under “Resources for US Citizens” at: [http://france.usembassy.gov/living\\_in\\_france.html](http://france.usembassy.gov/living_in_france.html), provided by the Embassy of the United States Paris-France.

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# Special Reports—Prime Living Options:

## Southern Nouvelle-Aquitaine: The Basque Region

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***Ongi etorri! Welcome to a small corner of France...with a very big red heart.***

Though there's no border marking the entry to the Basque region of France, there's no doubting when you cross it. The most obvious change is the architecture. Every house, and I do not exaggerate, is painted white with a lot of Basque-red paintwork. You can buy the paint at any Home Depot-style store—the paint can will be labeled as Basque-red, so there's no mistaking which one you need to buy. OK, I exaggerate. You can paint it Basque-green if you like, but most don't. This collective paintwork has the effect of making everything look very pristine and cared for. Even the neighboring people of Béarn marvel at the incredible upkeep of Basque homes. This slightly heavy handed painting decree is imposed by the local government sometimes, half-jokingly, referred to as the Communist State of Pays Basque. The Basque people also have their own language, music, dance, sport, cuisine (said to be one of the best in France), myths, flag, and even alphabet typeface.

The Basque Region—*Pays Basque* in French and *Euskal Herri*, meaning “land of the Basque language” in the Basque language of *Euskara*—is made up of seven provinces that sit astride part of the French-Spanish border. Four of the provinces are in Spain (Alava, Viscaya, Guipuzcoa, and Navarra) and three are in France (Labourd, Bas Navarre, and Soule). This geographic arrangement gave rise to an old form of Basque nationalist graffiti:  $4+3=1$  and the motto for Pays Basque, *Zazpiak Bat*, meaning “the seven make one.”

The French Basque provinces, sometimes referred to as the Northern Basque Country, form the western part of the Pyrenees-Atlantique department (department 64). The Atlantic Ocean forms the western boundary, the Spanish border the southern, and the River Adour the northern border.

Within the Pyrenees-Atlantic department, the Basque region is divided into the Basque coast, and the Basque Country. And in good ol' French style, there's yet one more layer of administration for this area: the Basque area forms the southernmost tip of the region of Nouvelle-Aquitaine.

The geography is intense. It reminds me of a young child's drawing of the countryside, where every type of geographic feature is squeezed onto one sheet of paper. Small steep valleys,

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rolling hills, towering mountains, meandering rivers, a wild coastline, forests, and woodland all crammed into about 31,000 square feet. And all gloriously green and lush.

At the last census (2013) the population of the Northern Basque Country was about 280,000. The projected population for 2020 is 317,000. During the last 40 years, the population of the coastal area and the area immediately inland has increased in size, while the interior (particularly in the Soule) has decreased. This is directly related to the employment opportunities in those regions.

## La Côte du Basque

The Basque coast lies on the Bay of Biscay and runs for 30 kilometers from Biarritz to Hendaye at the Spanish border. This coastline has 5 kilometers of exceptionally beautiful beaches, with many winning European awards for high standards of cleanliness and maintenance.

There are eight towns along the coast. The largest, the French Basque capital, is Bayonne (population of 45,000), followed by Anglet (37,646), Biarritz (26,689), Hendaye (14,437), and St. Jean de Luz (14,074). Between them lie the smaller towns of Bidart (5,614), Guéthary (1,365), and Ciboure (6,282). From Bidart to St. Jean, the coastal strip is narrow and any further development is limited by the freeway (two lanes in each direction) and the twin-track train line running from Bayonne to the Spanish border. That's not to say that either destroys the immediate environment. Once you are at the beach, you don't notice them. The villages are jewels of Basque architecture, with winding narrow lanes lined with tall trees and perfectly cut hedges and beautiful homes—all painted Basque-red of course. What it does mean is that massive development on the seaside is almost certainly never going to happen on that stretch of coastline.

The main beach at Biarritz, Grande Plage, is where you go to people-watch, ogle at the surfers, have a coffee sitting on a café terrace, or wander along the promenade. Grande Plage can get crowded in summer, but there are other beaches to escape to, such as Ilbarritz. At Anglet, the wide open and sandy beach is the place to go for beach sports and playing in the surf. For more quiet cove-like beaches, try Bidart or Guéthary, or, if you prefer to swim in quieter water protected from waves, head for St. Jean de Luz. The cobblestone lanes of St. Jean de Luz are the best place for boutique shopping.

The water in many parts of the bay is shallow giving rise to some spectacular surf. This coastline, and in particular Biarritz, became the birthplace of French surfing back in the late 1950s, after the American filmmaker Peter Viertel amazed and intrigued the locals by surfing a Californian longboard. Biarritz continues to hold a top spot in surfing circles by hosting international competitions and the annual weeklong Biarritz Surf Festival. Quiksilver, the internationally recognized surfing apparel company, has its European headquarters in St. Jean de Luz.

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My favorite small village on the coast is Guéthary—the half a square mile of homes are so perfectly kept that I felt as if I was walking through an exhibition village. The first written record of the village dates back to 1193; however, Roman remains of a salt factory have been discovered at the railway station. The village was also an important whaling port and you will see reminders of this all around the village. The beach at Guéthary is probably the wildest along this coastline and there is a good surf break, so it's always busy with surf dudes.

## Big Basque Beauties

You have two Basque beauties to choose from—or enjoy both: Bayonne, the urban beauty and Biarritz, the coastal beauty.

Bayonne stands on the banks of the River Nive at the confluence with the River Adour just 10 minutes from the beaches at Anglet. Its position at this fluvial meeting point has greatly influenced its history and development. Bayonne is now France's ninth most important port and what's termed by the French government a “logistics and transportation center of excellence.” The employment opportunities in Bayonne have attracted a population that is younger than Biarritz and given rise to a greater amount of housing development, particularly on the southern side, closer to the airport.

That's not to say Bayonne is an urban sprawl; a walk along the renovated banks of the River Nive, a visit to the chocolate workshops, and a stroll through the narrow streets of the ancient Petit Bayonne will soon change your mind. At the center of the city, each bank of the Nive is lined with beautiful three- or four-story houses with red or green timbers. Cafes line the river banks where you can sip delicious hot chocolate directly from the *ateliers*. This is a vibrant city that offers both old and new with fabulous fairs and long standing traditions. One of the most famous summertime festivals in France takes place each July in Bayonne; the Fêtes de Bayonne ([www.fetes.bayonne.fr](http://www.fetes.bayonne.fr)) lasts five nights attracting thousands upon thousands dressed in white and red. There's music, fireworks, traditional dancing, parading giants, bull running, bull fights, lots of food to sample and feast on, and plenty of drinking. The overall flavor seems far more Spanish or Latin than French.

Other noteworthy sites to visit in Bayonne include the cathedral, listed as UNESCO World Heritage Site, the Museum of Basque Culture, the History of Bayonne located in the Petit Bayonne quarter, and the Bonnat Art Gallery in Bayonne.

And of course there's ham. If you're a lover of the slightly dry, thinly sliced variety, then Bayonne during Holy Week is the best time to really immerse yourself in it. Almost 2,000 pork farmers come together at a huge expo (La Foire au Jambon de Bayonne) on La Place du Marché

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to show off their most beautiful hams and celebrate pork. This is a tradition that has continued almost uninterrupted for five centuries (See “The Basque Basket”.)

## **Biarritz**

The coastal beauty of the Bay of Biscay was first made fashionable by Empress Eugenie (1826—1920), the Spanish beauty who married Napoleon III (nephew of Napoleon Bonaparte). Her friendship with Queen Victoria of England also attracted many British visitors to the Basque coast for its mild winters, therapeutic spas, and the Grand Casino. The fabulous casino was first opened in 1901 but was later redeveloped in Art Deco style in 1929, and has been maintained in that style to today. Napoleon III commissioned Le Grand Palais, what is now the Hotel Grand Palais ([www.hotel-du-palais.com](http://www.hotel-du-palais.com)) for Eugenie. It is an exquisite beachfront hotel with one of the best views in the world from its dining room La Rotonde.

Biarritz was originally a whaling port; a visit to the Musée de la Mer on the seafront retells the history of the whaling industry in the area.

Today Biarritz is enjoyed by a wide range of folks from the very wealthy to the laid back surfer. It is also home to one of the best shopping experiences with small lanes lined with individual boutiques and very few multinational stores...such a refreshing change! You can relax with your hot chocolate while watching the surf, the chic, the glamorous, the urban, and the business type strolling by. And if you are an architecture buff, you'll love the eclectic mix of Art Deco, traditional Basque, Victorian, and Béarnaise styles.

## **The Basque Country—Pays Basque**

The inland region is a stunningly beautiful mixture of rolling hills, small steep valleys, and gorgeous mixed forest and woodland. Villages are quite widely spaced so there's a feeling of space and old-world calm and tranquility. Almost 19% of the working population is employed in agriculture; the majority produces fodder crops while the remainder raises cattle, sheep, pigs, and hens.

## **Top Picks For Visits Inland:**

**The village of Sare, just 20 minutes from the coast:** This is a very pretty typically Basque village with so much to do you could easily spend a lifetime here.

Here are some of the more famous places to visit:

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- The Prehistoric grottoes of Sare, where it is believed the first Basque people lived in cave dwellings dating back thousands of years. It's also here that many myths and legends of Basque folklore are centered.
- Close to Sare is La Rhune Rack Railway. A tiny little train climbs almost 3,000 feet at a very stately pace to the top of La Rhune Mountain where on a clear day you get the most spectacular views out across the Bay of Biscay and up and down the Basque coastline. On the way up you'll pass lots of sheep (milked for the famous Brebis cheese) and if you're lucky you'll see wild Pottok ponies, a breed that's indigenous to this area.
- Sare is a great base for walking. One of the most famous walks takes you across the Franco-Spanish border to Zugarramurdi notorious for its 17<sup>th</sup>-century trial of 300 witches.
- Ortillopitz: The Basque Home—on the outskirts of Sare, this perfectly preserved Basque house, built in 1660, is well worth a visit. A walk around the house, the farm, and the gardens is like stepping back in time. Even the hayrick is on its original site. This is apple growing country; the families who have lived in Ortillopitz over the centuries have all produced cider from the home distillery.

**Ainhoa:** About 40 minutes inland and within a stone's throw of Spain, Ainhoa is listed as being among The Most Beautiful Villages in France and is also famed for its Pain d'épice (a dark sweet bread made with 50% honey and sweet spices). It is a *bastide* (walled) village on the pilgrims' route to Santiago de Compostela.

**Itxassou:** Most cheese counters at markets and supermarkets in France sell little jars of delicious black cherry jam to be eaten with harder cheeses such as Brebis or Compté. Itxassou is where the best jam comes from. Itxassou is also home to the amazing tree cabin "hotel," Legordia. I'm reliably told by a friend who has stayed there that it is worth every euro and brings a whole other meaning to sleeping under the stars. Even the website is worth a visit: [www.legordia.fr](http://www.legordia.fr)

You have to book months in advance to sleep in one of the tree houses.

**Espelette (the town of chilies):** Apart from being a very pretty little Basque town with some breathtaking buildings such as the Hotel Euzkadi, it is also the site of a very colorful chili festival in October. Strings of succulent bright red, luscious chili peppers are hung all over the village; chili this and chili that can be bought at booths lining the lanes of the village. The rich chili color matches the red paintwork typical of Basque houses making the houses come to life, rather like tassels on a show horse's bridle. Chilies have been grown in Espelette since the 1600s when they first arrived aboard ships returning from the Americas.

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## Hope, Faith, And Blood

Apart from the ubiquitous red paintwork, the Basque people also have their own language, architecture, music, dance, sport, cuisine, myths, flag, and even alphabet typeface.

Euskara, the Basque language, made its first appearance before any of the Indo-European languages. It is a language isolate, meaning that it is an “orphan” and has no descendants; it’s rooted to itself and has no other connections. It survived, untouched, the sweep across Europe of the Indo-European languages just after the Bronze Age (about 2000 B.C.). The only other living European languages that are not related to the Indo-Europeans languages are Finnish, Estonian, and Hungarian, giving rise to theories that link these cultures. The Basque language was not written until the 16th century; it’s thought that the rich oral literature was developed and kept alive by the large number of shepherds who lived throughout the region.

Euskara is spoken by 25.7% of Basques across both French and Spanish territories (665,800 out of a total population of 2,589,600). A recent linguistic survey carried out in the Northern Basque Country showed that out of 230,000 inhabitants, 52,000 (23%) speak Euskara well, 20,000 (9%) speak a little, and 158,000 (68%) not at all.

Euskara is divided into seven dialects and a number of subdialects (the eighth dialect, Roncalés, has disappeared from use). In an effort to protect, modernize, and make the language easier to learn for more people the seven dialects were absorbed into one language called Euskara Batua. This whole process has been and continues to be overseen by Euskaltzaindia (The Royal Academy of the Basque Language, est. 1919). Needless to say there has been criticism of this but Euskara Batua has been adopted by the mass media, authors, and in schools. It has succeeded in keeping the language alive.

Today Euskara has co-official language status in the Basque region of Spain but no official standing in the Northern Basque Country of France. Although you will see signposts in both French and Euskara, French citizens are not allowed to use Euskara in a French court of law. Many towns and cities in the Basque Country have *euskaltegi* or Basque language schools.

In “The Primitive World or a Philosophical Examination of Antiquity and Culture of the Basque Nation” (published in Madrid in 1815), Juan Bautista de Erro, wrote, “Euskara is the world's oldest language, having been devised by God as the language of Adam's Paradise, preserved in the Tower of Babel, surviving the Flood because Noah spoke the language, and brought to present-day Basque country by Tubal” (Noah’s grandson). There are some historians who believed that Euskara was the language of the Garden of Eden; they hypothesize that the name Eve comes from the Euskara word *ezbai*, meaning “no-yes” in Euskara.

All that, I think, will help you understand the pride that Basque people feel for their language.

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## How To Speak Euskara—Some Handy Visitor Phrases

When you first come across Euskara it seems to be a mass of x's and k's and has no resemblance whatsoever to the French or Spanish that it lives alongside. Verbs are very complex and have twelve cases (most modern languages have six or eight cases). There are no prepositions and no articles, few forms of politeness, and a varied vocabulary for anything that occurs naturally such as the weather, the soil, building materials, and tools. On the positive side, Euskara is mainly phonetic.

*Ongi etorri* = Welcome

*Bai* = Yes

*Ez* = No

*Kaixo! Agur!* = Hello

*Agur! Adio!* = Goodbye!

*Ikusi arte* = See you!

*Eskerrik asko!* = Thank you!

*Egun on* = Good morning (literally: Good day)

*Egun on, bai* = Standard reply to *Egun on*

*Arratsalde on* = Good evening

*Gabon* = Good night

*Mesedez* = Please

*Barkatu* = Excuse (me)

*Jakina!/Noski!* = Sure! OK!

*Nongoa zara?* = Where are you from?

*Non dago...?* = Where is...?

*Bai ote?* = Really? Maybe?

*Topa!* = Cheers!

*Geldi!* = Stop

*Lasai* = Take it easy

Many signs on buildings, in literature, and Basque in publicity will be written in a typeface unique to the region. It is thought to originate in Roman times; the letters are from the Roman alphabet, with letters scraped out of stone. The Basques did not have metal chisels, as did the Romans, so their lines are rounder and there are fewer lower case letters as upper case is easier to carve out. The modern interpretation of the alphabet only had a small amount of original stonework to base itself on as much old Basque lettering had gone, worn away by the weather of centuries.

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Other distinguishing features of ancient Basque architecture that date back to the 16th century are that the façades of the houses are whitened with lime, the entrance of a house will be orientated to the south or the rising sun, and the back has no windows, to protect against the prevailing wind and rain. New build, neo-Basque homes, won't necessarily follow the orientation rules but they will be painted in the same way as their ancient predecessors and are half-timbered. There may be an inscription over the main entrance in Basque lettering with the name of the head of the family and his trade.

Historically, and in some smaller villages today, family roots and history were and are very important for the Basques; the *etxe* or family home forming the epicenter of the community. In times gone by, only the head of families with an *etxe* could participate in meetings or village assemblies, which gave rise to a social or governing hierarchy.

Back in the 16th century, the *etxe* was just one level with animals and humans all huddled together. Over time another floor was added and if resources were available an additional top floor without rooms was built giving plenty of space for several generations to sleep together comfortably. The main entrance was just big enough to fit a cart through. Many old-style houses have preserved this pretty arched doorway.

Music and singing is an important part of the Basque make-up. They remind me of the people of South Wales, with choirs in every town and even villages. At the Espelette Chili Festival that I visited in October, one of the highlights was the sound of the Espelette male choir ringing out across the hubbub of the festival. Tickets for their evening concert were selling hot...like chilies!

Basque dancing, known as Basque Ballet, is performed by men and women. The men's dance typically includes quick foot movements and high kicks with pointed toes, while the women perform statelier, masquerade-like dances. You may also see quite fast, twirling dances using thick sticks that are knocked together. If you've ever watched British Morris Men performing, you'll find the two very similar. Both men and women wear white, lace-up slippers; the men wear all white with a red cummerbund and ladies have a base of long, 18<sup>th</sup>-century-style red skirts with a black pinafore over a white blouse.

And of course, everywhere you go you will see the Basque flag. The flag was devised in 1882, based on the British Union Jack with its red and white crosses on a blue background. The Basque people replaced the British colors for their national colors of green (for hope), white (for faith), and red (for blood).

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## Determined Defenders—A History

The history of the Basque region is complex as it involves the history of three nations: France, Spain and, to a lesser extent, England. This is just a quick trot through a very complex story, apologies to the historians amongst you.

The Pays Basque has been invaded by Celts, Romans, Visigoths, Franks, and Arabs. Yet many invaders chose to bypass the area; throughout history there is evidence that Basques were fierce defenders of their territory. When invaders did settle, the Basques negotiated with the settlers and learned from them rather than let them take over and assimilate completely.

During the Middle Ages there were two Basque states: the Duchy of Vasconie from the 7th century to 11th century and the Kingdom of Navarre, which lasted until the 13th century.

After the end of the Hundred Year War (1337 to 1453) Soule and Labourd succeeded to the French crown. Navarre remained an independent state until 1610.

By the end of the 16th century, the Basque region was no longer shared by France and Spain; the Basque lands were allotted to each country with most of the Basque population ending up in Spain in what are now the present-day Spanish provinces of Navarra, Guipúzcoa, Vizcaya, and Álava.

Despite being ruled by the French Crown, the three French Basque states of Lower Navarre, Labourd, and Soule maintained a certain degree of autonomy until 1789, and the beginning of the French Revolution.

For centuries Basque people have been known as formidable whalers and fishermen; their pursuit of whales and cod taking them many miles away from their coast, even as far as the whales' summer feeding grounds in the Arctic. They sailed on boats that would be impressive even by today's standards. It's widely accepted that most boats during the golden age of Spanish-Portuguese exploration had Basque sailors on board. Some writers even suggest that Basque sailors discovered America before Christopher Columbus.

## The Climate—Bracing Basque Weather

For many retirees contemplating overseas retirement, climate may be close to the top of a check list of pros and cons of each place considered. Some like it hot, some like it cool, others crave dry or desert-like conditions, and then there are those who love the seasons and are willing to put up with inclement weather for the advantage of seeing turning leaves and spring mornings. It may seem a little skin-deep to choose your destination based on weather but I don't think it is. It affects our mood, what we can or can't do, and daily living experiences.

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So, without further ado, here's a review of the French Basque weather: The region has a classic mild, humid, oceanic climate. There are four seasons and the weather is changeable and quite wet due to the effect of the Atlantic Ocean. The coastal region lies on the Bay of Biscay and has a climate that is greatly influenced by the warm Gulf Stream. The dominant wind direction is west to east (good for surfing), which brings regular heavy rainfall during the winter months. Generally speaking the rain falls as quick storms.

**Average sunshine, rainfall, and temperature figures for the Basque coast are as follows:**

Month	Sunshine (hours)	Rainfall (mm)	Temp (°C) Average highs	Temp (°C) Average lows
January	115	135	12	5
February	120	120	13	5.5
March	170	115	14.5	6
April	170	135	15.5	8
May	190	120	18	11
June	200	95	21.5	13.5
July	200	70	24	16
August	205	80	24.5	16.5
September	180	120	23	14
October	135	145	19	11
November	100	170	15	8
December	90	140	13	6.5

**Summer** (June through September): has an average high of around 23°C (73°F). Nights are pleasantly warm. Humidity is always low. August is the sunniest month, with about seven hours of sunshine per day. Sea swimming is possible, throughout the summer—though bracing at times.

**Fall** (October and November): temperatures drop rapidly from the end of September through to November 15° C (59°F). Nights are chilly, requiring heating, and coats for evening walks. Sunshine hours are down, but bright sunny days are still common. This is the wettest time of year, with rain falling on about half of the days, leaving the other half dry and pleasant. The sea is too cold for casual swimming, but surfers will still be out in force clad in wetsuits.

**Winter** (December through February): chilly but not freezing. Snow and frost at, and close to, the coast is rare. Rainfall is less than in fall, but skies can be grey and overcast for days at a time. The good news is that December and January have about three hours of sunshine per day and February has four; just enough time to get out for a bracing walk along the Sentier du

Littoral (See below: “What’s On”). Winter storms are often violent, with winds gusting up to 65 mph.

**Spring** (March through May): is variable, but generally speaking the temperatures rise to about 14°C (57°F) in March, 16°C (61°F) in April, and 18°C (64°F) by May. Daily rainfall is common, but there may be as much as six hours of sunshine a day. Sunshine is sporadic, and you may experience a whole week of cloud followed by a few days of sunshine. Nights remain chilly enough to need heating.

So, yes it’s wet but summers are beautiful—not too hot and not humid. There are bright sunny days sprinkled throughout the year and as a consequence the scenery is green and lush.

## Industry—She’s Not Just A Pretty Face

On a brief visit you might think this region just has a pretty coastal “face,” but you’d be wrong. The French Basque region, and particularly the coastal area, has a thriving business environment where new business are actively encouraged and supported by the local chambers of commerce.

Why is the Basque Country such a thriving business area?

The investor relations department of Invest Pays-Basque states that the national and international companies set-up in this area express their satisfaction with the low turnover of staff, their high productivity, low absenteeism, and excellent linguistic skills (many are bilingual or trilingual in French, Spanish, or English).

The Basque Country is a major axis of transit, with a central position in European north-south road traffic (Paris-Madrid) and east-west traffic (Bayonne-Toulouse-Marseille). There is also a major road intersection with the A63 (north-south) and the A64 (east-west). Bayonne is the ninth most important port in France, and there are good air and rail links to the region. Because of its location, the government created four sites of “logistics and transportation excellence” at the port of Bayonne, the European Freight Centre in Mouguerre, the Hendaye platform, and the international airport of Biarritz-Anglet-Bayonne.

The French Basque Country has a high-performance broadband network, which it has integrated into both professional and private lives with far reaching distribution even to rural areas.

There are nine employment sectors with education, health, and social services claiming the highest spot. Employment opportunities are highest in the towns of Bidart, Bassussary, Bayonne, and Biarritz (seasonal) and consequently the youngest populations are found in these four towns.

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The major business sectors are board-sports, the nautical industry, aerospace, agribusiness, and high-tech activities.

### **Board-sports:**

Due to its natural advantages and the presence of the main surf and board-riding companies, the Basque coast has become the European reference point for board-sports with Biarritz its capital. Board companies that are based in the Basque region include: Billabong, Globe, Gotcha, Headworx, Hoff, Hurley, Ocean Pacific, O'Neill, Quiksilver, Reef, Ripcurl, Rusty, and Salomon.

### **The Nautical Industry**

The obvious natural advantage of a fantastic coastline is not lost on the big players in the nautical industry. Major names include CEA Cesta (industrial architecture and coherence), SME (SNPE energy materials, branch of SNPE Group), DG (hull testing docks), and ESA (space technology transfer applied to nautical activities). The European sporting goods company Decathlon has its Tribord brand based in Hendaye, which includes a 900-square-meter public showroom.

### **Advanced Technology**

The high-tech business center, Izarbel, is located near Biarritz, close to the motorway, the railway station, and the airport. Dedicated to new technologies, this center brings together reception infrastructures for innovative companies, an engineering school as well as a research and development facilities.

### **Major Centre Of Aeronautic And Space Construction**

Two of the big names in this field are Dassault Aviation and Alcore Brigantine, both located in Anglet, just north of Biarritz.

**Agribusiness:** It makes sense that a region so famed for its gastronomy (see “The Basque Basket”) has many food-based businesses with head offices here. The region is also, justifiably, proud of the fact that it has three AOCs to its name. The AOC (*Appellation Origine Contrôlée*) label is only awarded by the government to a limited number of high-quality products that come from, and are produced in, one region. The two Basque products are Ossau-Iraty ewe's milk cheese (Basque and Bearn) and Espelette pimento, the first French spice to be awarded AOC.

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**Tourism:** also a growing force in the region's economy, the Basque country is 14<sup>th</sup> in the list of the most popular holiday destinations in France. 47% of the French clientele comes from the southwest and 24% from the Paris area (flights from Paris Orly and Paris CDG). Foreign clientele is for the most part from Great Britain, Spain, and Germany. The Basque coast is the second most popular tourist spot in Nouvelle-Aquitaine which is itself the fifth most popular department in France. All this bodes well for you if you are considering buying property to rent out or investing in a leaseback investment. (See "The Property Market.")

## Gastronomie—The Basque Basket

Eating and drinking is a very big part of Basque culture and living. My Basque neighbor once told me that you can tell there's a Basque lunch going on if there's lots of noise, singing, and great smells wafting out from the kitchen. Their raw ingredients come from the sea and the rolling hills—a sort of high quality Basque surf-and-turf.

The Basque cooking traditions are, like everything Basque, somewhat distinct from the rest of France. One of the most obvious differences is the plentiful use of bell peppers, sweet Espelette chilies, and Bayonne Ham.

### Classic Savory Dishes

Marmitako: a potato and tuna stew originally prepared by tuna fishermen on their boats.

Le Ttoro: a fish soup made with hake, lobster, mussels, in fact, as many fish as you're inspired to use, cooked in wine, olive oil, and sweet Espelette chili.

Les chipirons: baby squid cooked in their own ink.

Merlu Koskera: hake cooked with hard boiled eggs, asparagus, and fresh peas.

Basque chicken or Poulet a la Basquaise: chicken cooked with red and green peppers, onions, tomatoes, wine, and Espelette chili.

Bayonne ham: eaten however you like it.

### The Ham Of Kings And Queens

Bayonne ham is made in the heart of the strictly defined geographical zone of the Adour river basin, which includes the Pyrénées Atlantiques department and some cantons of Landes, Gers, and Hautes Pyrénées. It is here, and only here, between the Atlantic Ocean and the Pyrenees, that the right conditions exist to make Bayonne ham. I'm told that Bayonne ham is the best known appellation in France, as well as being the most regularly eaten by French people.

It has graced the tables of Marguerite de Navarre and France's King Henry IV, and has been in production for one thousand years. A true Bayonne ham should carry the label "*Ibaïona*" to set it apart from its imposters.

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## A Cake Made In Heaven...

Le Gâteau Basque, or Basque cake, is sold by every patisserie and boulangerie in the Basque region. It's thought that Gateau Basque was first made during the 17th century in Cambo-Les-Bains. Over the following hundred years, blackberries, cherries, or figs were added. The best place to try out this delicious cake is at the Moulin de Bassilour in Bidart. The mill dates back to 1741. How does it taste? Imagine a delicious Victoria sponge cake with a slightly crispy top and base filled with homemade black cherry jam.

## Bayonne...The First French City Of Chocolate

The origins of chocolate in Bayonne date back to the beginning of the 17<sup>th</sup> century. Jewish chocolate makers on the Iberian Peninsula (using cocoa from the forests of Brazil) were driven out of Spain and Portugal during the Catholic Inquisition. Some years later, many of the Jews set up their businesses in the Saint-Esprit quarter of Bayonne. Today one of the most popular places to buy chocolates and sample their delights is at Chocolat Cazenave in Bayonne. You can also have a delicious steaming cup of freshly made hot chocolate in their *salon de thé*. Chocolate workshops and shops pop up all over the countryside, and each is worth a visit. Every year Bayonne celebrates its chocolate industry with a chocolate festival during Ascension weekend in May. Guided chocolate tours can be taken in Bayonne.

## Vertiginous Vines

There is evidence that the invading Roman population, back in the third century, grew vines in this region. The area has experienced peaks and troughs of production. Its greatest peak was during the 17<sup>th</sup> century, and the lowest troughs after the two great French Wine Blights in 1912 and during the 1980s. Wines of this region have always been grown on steep difficult terrain, which has led to a whole system of cultivation and collection that is particular to the Basque Country. Today many of the slopes have inclines of up to 60 degrees. The most important *cave* (wine-cellar) of the region is at Saint-Étienne-de-Baïgorry, high up in the mountains just a few miles from the Spanish border. Most (70%) of the wines are red with a few rosé and white varieties. Irouléguy (*Irulegi* in Basque) wine was awarded the AOC in 1970.

## Politics And Safety

Some readers might connect the word Basque with the acronym ETA, which stands for Euskadi ta Askatasuna and translates as "Basque Country and Freedom." ETA, the Basque separatist group, was formed in 1959, based on Marxist principles, to fight for an independent Basque state in northern Spain and southwestern France.

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There is a strong agitation for Basque independence, felt more keenly on the Spanish side of the border. This nationalism is one of the strongest separatist movements in Europe, with occasional violent flare ups.

To help you put ETA's activity into perspective in relation to the French Northern Basque Country, here's a brief resume of ETA's activity:

- Since 1968 ETA has killed between 952 and 829 people, typically using car bombs or shootings. The last death was that of a French policeman near Paris in March 2010—the first French security officer to be killed by the group.
- Spain, the United States, and the EU have listed ETA as a terrorist organization. Spain's socialist government broke off peace talks after ETA took responsibility for the death of two people at Madrid airport in December 2006.
- During the course of 2010, ETA is thought to have been weakened by arrests of many of its leading members in Spain and France.
- In May of 2010, the suspected military leader of ETA was arrested in France.
- In January 2011, ETA declared a permanent ceasefire. Observers were cautious but the ceasefire has held though disagreements continue between the Spanish government and ETA's leaders.

Is ETA something that should stop you coming to this region?

No I really don't think it is. Most importantly ETA's activity is focused in the Spanish Basque region. Most of ETA's victims are government officials, some are civilians, though the group usually phones in warning of their attacks before the attacks occur, and all victims, except French policeman, have been killed on Spanish soil. The chances that you will be affected by their activity are slim. You have to remember the numbers: 829 in 22 years. Horrific if you are connected in any way to those who have died, but it is statistically extremely unlikely that anything will happen to you.

## What's On In The French Basque Country?

### Sporty Basques

Sports of all types—watching and participating—are a very big part of life in the Basque Country, but the one that is most characteristic is Pelote. A small hard leather ball is hit against a wall using either a *chistera*, a flat wooden paddle with a curved handle, or a bare hand (players of Main Nue, bare hand, often have clawed hands from hitting the ball so hard). The game can be played outdoors or indoors at the local *fronton*, a tall wall with a marked tarmac playing surface and banks of spectator seats. It is every village's aspiration to have a *fronton*.

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The game is exciting and fast-paced, often attracting the entire village out to support their team.

*Pelote* (or *pelota*) has spread around the world—particularly to Latin American countries—with the emigration of Basque people. At the recent Pelote World Championships in Pau there were 22 countries represented, including the United States, Cuba, Spain, Uruguay, Mexico, and Brazil.

## Strong Basques

Force Basque competitions are not for the faint hearted and may not be a sport that you will want to participate in, but you'll certainly want to watch. Like the Scots with their Highland Games, the Basque people have a tradition of games that are all about shows of strength. You'll see the Force Basque competitions at town fairs throughout the region, often alongside running races for the ladies. Competitions include the tug-of-war, log-chopping, carrying full milk churns, and lifting and moving a farm cart. Obviously the games date from the days when farming was the one of the main sources of employment and existence. The tug-of-war is played out between a professional male team and a team from the audience, followed by two female teams from the audience and finally two children's teams. It's lengthy entertainment.

## Wet Basques

With the Atlantic Ocean on the doorstep, an appetite for board sports, sailing, and scuba will certainly be satisfied—there are 77 surfing schools or clubs on the Bayonne-Hendaye coastline.

Scuba diving is also big in the Basque region; Hendaye (on the Spanish border) is said to be the best diving spot. There is a choice of 14 clubs on the French coast, but there are many possibilities on the Spanish coast with 50 or so clubs in the whole of south Basque Country. Just across the border into Spain is Jaizkibel, a renowned dive spot. It's absolutely feasible to dive all day in Spain and come home in the evening to your home in France. You might see moray eels, groupers, sea horses, parrot-fish, bonito, octopus, sea-bream, ray, and conger eels. A visit to the Musée de la Mar in Biarritz is worthwhile to learn about the sea life.

Sailing has, and always will be, a huge part of the Basque people's lives. There are eight yachting clubs along the coast at Anglet, Ciboure, and Hendaye.

If you like to fish (or go rafting, kayaking, or canyoning) the rivers of the Basque Country have it all on offer.

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## Green Basques (Golf That Is)

If you prefer something a little less hectic, there are more than 10 high-quality golf courses in the region, golf has been and continues to be one of the major tourist attractions of the area.

The best and most well-known courses are:

Chiberta: supposedly one of the most beautiful courses in Europe ([www.golfchiberta.com](http://www.golfchiberta.com))

Le Phare at Biarritz ([www.golf-biarritz.com/uk/index.php](http://www.golf-biarritz.com/uk/index.php))

Bassussary: an 18-hole course with 100-year-old oak woods designed by Rocky Roquemore ([www.makilagolfclub.com](http://www.makilagolfclub.com)).

The nearby Pyrenees offer the opportunity to hike, climb, cycle, and spend time in truly untouched natural surroundings.

Walking is also huge past-time in this region. Every day you will come across groups of all ages walking the country lanes or the Sentier du Littoral, a 15.5-mile coastal path of pedestrianized walkways along the coast from Bidart to Hendaye. The walk takes six or seven hours, with magnificent views along the Basque coast and the mountains of Labourd. There are seven points of entry with car parks and information points along the way.

## Culture Vultures

The Basque region also offers a rich and varied cultural experience. Apart from the local festivals where you will always see traditional dance groups and hear fabulous singing, there are also the bigger international music and dance productions in Biarritz (Ballet Biarritz is a national choreographic center), Bayonne, and just across the border in San Sebastian.

Art in the Basque Country is also alive and thriving with galleries and museums to visit throughout the region. My top picks include:

- The Bonnat Art Gallery in Bayonne: originally designed and built to house the works of art collected by the artist Leon Bonnat. Works of art on display include those of Rubens, El Greco, Murillo, Goya and Degas.
  - The Basque Museum: home to 50,000 works and objects of art, collected since the 1920s and related to Basque culture. There are 20 halls to visit that really help define the nature of the Basque identity.
  - The Edmond Rostand Museum in Cambo-les-Bains in Villa Arnaga: a beautiful villa built in the typical Basque style with perfect Basque-red paintwork on a white background. The house is set in magnificent, with formal gardens that are also open to the public.
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Rostand, the author of *Cyrano de Bergerac*, came to the spa town of Cambo-les-Bain in 1900 for treatment for pleurisy. Work began on the villa in 1903 and was completed in 1906.

- The Museum of Guéthary: with a permanent exhibition of the sculpture of Georges Clement De Swiecinski and works by Hans Arp, George Braque, Jenkins, Georges Visat, Zumeta and Ibarrola.
- The Château d'Abbadia at Hendaye: a neo-gothic castle and observatory built by Antoine d'Abbadia, a renowned Basque explorer and physician of the 19<sup>th</sup> century. The castle is perched up on the cliff's edge looking out over the Bay of Biscay and houses a collection of scientific instruments and artefacts from d'Abbadia's travels around the world.
- The Asiatica Museum of Asian Art in Biarritz: houses an impressive collection of art from Tibet, Nepal, India and China.

And, if all that isn't enough, just one-and-a-half hours away is the great Guggenheim museum in Bilbao.

Visits to churches could become a passion. The churches of the Basque region have a particular architecture. They were built with galleries where the men folk gathered—the women were only allowed on the ground floor. A beautiful example is Saint Jean-Baptiste church at St. Jean de Luz. It was here, in 1660, that Louis XIV married the Infanta María Teresa of Spain. The church door that they walked through after their union was blocked up to prevent any other mortal footsteps covering theirs. It remains blocked to this day.

## Ravel

If you are a lover of classical music, particularly Ravel, you may like to visit the birthplace of the great composer. The pretty port village of Ciboure lies just south of St. Jean de Luz. Maurice Ravel was born March 7, 1875, in a house overlooking the port. He returned there throughout his life on family holidays. On one such holiday in 1928, Ravel wrote the famous melody "Bolero" in a small hotel in Ciboure.

## Meeting Other Expats In The Basque Region

At the national census in 2013 there were 13,698 non-French residents in the Northern Basque Country. Of them, 84% lived on the coast and the remaining 16% were spread equally through the intermediate zone and the interior. My guess is (there are no published statistics to support this) that the majority are Spaniards, and that English speaking expats are spread fairly evenly up and down the coast, with a scattering just inland.

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There is an English speaking expat group based in Biarritz (<http://www.meetup.com/Biarritz-Bayonne-Meetup-Group/>) and an active Anglophone group called Anglophones Pau-Pyrénées based in the eastern part of Pyrenees-Atlantique department: [www.anglopau.com/](http://www.anglopau.com/)

If you are a golfer, sailor, or scuba diver, the opportunities to meet like-minded people abound in this area. You may find English speakers in these groups, but probably a common interest will overcome a language barrier. The Basque coast has 10 golf clubs, 8 yachting clubs, and 14 dive clubs.

International English language newspapers are sold at the bigger newspaper shops and airports, and there's an English-language newspaper aimed at expats called *The Connexion*.

## Shopping In The Basque Region

Smaller towns have supermarkets and all the general everyday stores needed such as newsagents, hairdressers, butchers, bakeries etc. For the bigger names, head to Biarritz or Bayonne. For some boutique shopping, try a day out in St. Jean de Luz, Espelette, Cambo-Les-Bains, and St-Jean-Pied-de-Port.

Just across the Spanish border at the Col d'Ibardin there is tax-free shopping (and great walking). You'll see many people loading up their cars at greatly reduced prices compared to those over the border in France. For example, a bottle of Armagnac is three times less in Spain.

There are local produce, open air markets and farmer's markets on Saturday mornings in Bayonne and Biarritz and in most of the larger villages.

## Health Care In The Basque Coastal Region

The main hospital of the region is the state-run Centre Hospitalier de la Côte Basque in Bayonne. The majority of patients can stay in private rooms, with a bed provided for a relative. Each room has a phone and TV.

A polyclinic will have most, but not always all, of the facilities and services provided by a state-run teaching hospital or it may specialise in one area of medicine. There are policlinics found in the following towns:

The Cardiology Cote Basque Policlinic: [www.cardiologie-cotebasque.fr/sites.html](http://www.cardiologie-cotebasque.fr/sites.html)

St Jean de Luz : [www.polyclinique-cotebasquesud.com/](http://www.polyclinique-cotebasquesud.com/)

Biarritz: [www.polycliniqueaguilera.com/index.cfm](http://www.polycliniqueaguilera.com/index.cfm)

Hendaye: Hôpital Marin de Hendaye

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General practitioners (primary-care providers) are in every town. The local town hall should supply you with a list and may know which doctors speak English—there's sure to be a good choice in the larger towns. The cost of the visit is set by the Ministry of Health and is known as *tarif de convention*. If your chosen doctor is *convention*, he or she must charge the price set by the Ministry of Health. A recent visit by a friend cost her 22 euros.

## Property In The French Basque Country—Buying And Renting

There are no restrictions on foreigners wanting to buy property in France. There are, as in many countries, tax implications, but that shouldn't stop you if this is where you want to be and you find your dream home.

During the last 40 years, the number of new homes built in the French Basque region has doubled. The highest growth has been in the second home category, with the majority of those on the coast or in the intermediate area. In the interior, one house in two was built before 1949, and the interior therefore is the more likely place to find housing bargains (see "Interview With Cathy King," below).

Generally speaking the trend of property prices in this region is from low to high as you move from the east to west Basque coast, with pockets of higher prices in Biarritz, St. Jean de Luz, and parts of Bayonne.

To give you an idea of what your money can buy, we took a budget of 180,000 euros (about US\$250,000 with the current exchange) and searched for property inland and on the Basque coast and found several options:

- An apartment overlooking the golf course at Arcangues (15 minutes to coast) with one-bedroom and 32 square meters: 157,500 euros.
  - A one-bedroom modern apartment in Hasparren (a pretty, typically Basque village, 40 minutes to Biarritz) with 44 square meters, kitchen and living room, and one bathroom: 152,000 euros.
  - In the Basque interior region (one hour from Biarritz), a four-bedroom house (202 square meters) built in 1630 and needing modernisation, overlooking the river in Saint Palais: 118,500 euros.
  - In the Basque interior, close to St. Etienne de Baigorry (15 minutes to Spanish border, one hour to the coast), a four-bedroom Basque house built in 1765 on 885 square meters of land with river frontage but in need of renovation: 198,000 euros.
  - In Bayonne, a 52-square-meter one-bedroom apartment (circa 1900) on the River Nive in the town center: 152,000 euros.
  - In Anglet (on the coast just North of Biarritz), a two-bedroom, 65-square-meter, top-floor apartment, with a balcony, store room, and parking: 175,000 euros.
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- Just 500 meters from the beach, this 70-meter-square, three-bedroom apartment in Saint Jean de Luz has views of the sea: 170,000 euros.

This is simply to demonstrate the variation. There are houses, apartments, and even farms to suit all budgets throughout the region, from complete renovations (mostly in the Basque Country interior) to superbly refurbished coastal apartments.

If you prefer to be near the coast, say within a 30-minutes drive, I would include a search of the villages of Ascain, St. Pée sur Nivelle, Ustaritz, and Sare.

To help you in your search here is a list of realtors in the region:

[www.ehimmobilier.com/](http://www.ehimmobilier.com/)

[www.agenceabc.com](http://www.agenceabc.com)

<http://www.luzimmobilier.com>

[www.po-immo.com](http://www.po-immo.com)

<http://www.laforet-immobilier-bayonne.com>

[www.home-hunts.com](http://www.home-hunts.com) (luxury)

## Renting

There is a steady holiday rental market along the coastal strip. The year-round rental market seems to be scattered all over the region.

Cabinet Lessep has apartments in Bayonne starting at 400 euros per month.

You can also contact DP & P Consulting ([www.dpp-consulting.com](http://www.dpp-consulting.com)). They have a few long term rental properties not always listed on their website, so it's best to make direct contact with them.

The company [www.ownersdirect.co.uk](http://www.ownersdirect.co.uk) has lots of holiday properties in the area (Guéthary, Bidart, and Anglet). You can contact the owners directly to ask if they do longer-term rentals.

The other option for a short-to-medium-term rental is a *gîte*—the French word for a rented house or apartment that's fully furnished, often in the countryside, with the owner on hand to help you out. I think it's one of your best bets as you don't have to worry about bills, furniture, and settling in for the first few months, plus you'll probably have a helpful owner on hand for all your questions. The best website to find a *gîte* in the Basque region is [www.gites64.com](http://www.gites64.com)

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## Getting To The Basque Region

### Airports

**Biarritz-Bayonne-Anglet Airport** ([www.biarritz.aeroport.fr](http://www.biarritz.aeroport.fr))

The airport is 10 minutes from the center of Bayonne and is served by:

- Air France from Paris Orly
- RyanAir from London Stansted or Dublin
- Regional Airlines from Geneva, Lyon, Nice
- Easyjet from Lyon or London Gatwick
- SAS
- Finnair from Helsinki
- Volotea

### Other Regional Airports

- Bordeaux Merignac airport (two-hour drive)
- Bilbao (one-and-a-half-hour drive)
- San Sebastian or Irun (flights to Madrid's and Barcelona's international airports)—a 30-minutes drive, but twice as long in the peak summer months)

### Train

The high-speed TGV train passes through and stops throughout the region. <http://www.tgv-europe.com/en/>

Possible trips include (travel times are from Biarritz):

- Bordeaux (two hours)
  - Toulouse (four hours)
  - Paris (six hours)
  - Madrid (seven hours)
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# Special Reports—Prime Living Options

## Southern Nouvelle-Aquitaine: The Beautiful, Bountiful Béarn

Let me take you to a corner of France so tucked away that even the French find it hard to place on the map. From the Romans to the Renaissance, the Belle Époque to Art Deco, there's history to be enjoyed everywhere. Gorgeous scenery, rolling wooded countryside, friendly people, and delicious wines and food await you. It's the birthplace of a great French king, was the seasonal favorite of royalty of all nations, was once referred to as the center of the sporting world, and is home to the first ever Grand Prix and the Wright Brothers' flying school. It's where Napoleon founded the first national stud farm and the British designed beautiful gardens and parks. Rightly proud of its past, this area has also embraced the present, with impressive 21<sup>st</sup> century architecture, technology parks, sporting facilities, and a trail blazing communication infrastructure. The majestic Pyrenees Mountains dominate the views, and beautiful beaches are just a short drive away...it all seems too much to believe, but Béarn in the southwest of France has it all.

Béarn is located in the north-western corner of the Pyrenees-Atlantiques department in the region of Nouvelle-Aquitaine in southwest France. The department is further divided into the Basque coast (regional capital: Biarritz), Béarn (regional capital: Pau), the Basque Country (regional capital: St. Jean Pied de Port), and Béarn Pyrenees (regional capital: Oloron Ste. Marie).

Bordered by Landes, the Gers, the High-Pyrenees (Hautes-Pyrénées), the Atlantic Ocean to the west, and Spain to the south, Béarn has been influenced by many cultures yet strongly holds on to its own. There are 3,000 meters (9,842 feet) between the highest point in the Pyrenees and the lowest on the Plein de Nay, but despite all this variation in geography, Béarn has a *doux*, or gentle climate—some rainfall can be expected every month, with highs in April, May, and November of 114 mm (4.5 inches) and lows in July of 63 mm (2.5 inches). During the winter months, temperatures hover between 0°C and 5°C (32°F and 42°F). Springtime is mild and summers are pleasant at about 25°C (77°F), occasionally hot at 30°C to 33°C (86°F to 93°F).

The even precipitation combined with regular sunshine makes this a beautifully verdant region and the main reason behind its success in agriculture (predominantly maize, grown for seed) and wine growing. With the added benefit of an amazingly wide variation of plant life, it's a real surprise to see palm trees and the occasional banana plant swaying alongside pine trees with the snow-capped Pyrenees rising up behind.

The city of Pau (population of 100,000 as of the 2010 census), also known as the Green City or Garden City, has one of the highest ratios of greenery per square meter per person of any

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European city. Not only does it have a wealth of greenery, there is also a staggering variation: trees from Japan and the Caribbean and plants from Mexico, Lebanon, the Mediterranean, Chile, and California. This huge variety is in part thanks to the English settlers, with their love of gardening and parks, who came here after the Napoleonic wars. You can take a delightful tour through the parks and gardens of Pau with a bilingual guide from the Pau Tourist Office.

The mainstays of the Béarnaise economy are the petroleum industry (Total's international research center is in Pau), natural gas deposits at Lacq to the west of Pau, the aerospace industry through the helicopter manufacturer Turbomeca, and tourism and agriculture.

The geography of Béarn is dominated by two rivers, the Gave d'Ossau and the Gave de Pau, running diagonally across the area and parallel to each other from northwest to southeast, with the Gave de Pau lying to the north of the Gave d'Ossau. The two rivers feed from the High-Pyrenees and form, in their lower reaches, some of Europe's best salmon fishing. The land to the north of the Gave de Pau is mainly rolling farmland and open countryside, with slightly less attractive villages sprinkled about, with the exception of Morlaàs. (See "Two Towns"). To the south of the Gave d'Oloron lie the foothills of the Pyrenees and the spectacular valleys and gorges of the Ossau Valley (famed for its Ossau-Iraty Brebis cheese) and the Aspe Valley—an important part of the Camino de Santiago pilgrim trail (Saint Jacques de Compostelle).

The Pyrenees, unlike the Alps, rise suddenly, one moment you're on the plain, the next winding up the side of a mountain. It is quite spectacular.

Between the two rivers on the Nay Plain and the Pau Plain, are the main areas of population, agriculture, light industry, and retail outlets. Yet, despite the higher level of human activity, the area is not over-populated or congested. There are beautiful, accessible woodlands, the steep slopes of Jurançon wine country, the history packed Plaine de Nay and its main town of Nay, and the pretty rolling countryside and ancient towns of the Gaves de Béarn (including the towns of Navarrenx, Orthez, Salies-de-Béarn, and Sauveterre-de-Béarn).

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## History—The Bounty Of Béarn

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The name Béarn is thought to come from Beneharnum, a Roman city founded in the 6<sup>th</sup> century and later destroyed by Vikings in 840. The remains are probably the town of Lescar, to the northwest of Pau.

Until 1790, Béarn was a former province of France. In 1790, the leadership of France established the *department* system and did away with the provinces in an attempt to eradicate the powerful provincial rulers and centralize government in Paris.

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The capitals of Béarn were Morlaàs (circa 1100), Orthez (beginning in the second half of 13<sup>th</sup> century), and then Pau (beginning in the mid-15<sup>th</sup> century).

In the 13<sup>th</sup> century, the Province of Béarn passed into the control of the County of Foix. The most famous count to rule the area was Gaston Fébus (alive from 1331–1391), officially Gaston III of Foix and Gaston X of Béarn. Count Gaston Fébus paid homage to his king for Foix County, but refused to give homage for Béarn, which he claimed as his own independent fief. He made Pau his main seat of rule—it was, and is, a site perched up on a cliff top with excellent views over the surrounding land and a strategic site that had been fortified since the 11<sup>th</sup> century. Fébus completed the fortification of many of the towns in Béarn—the remains of his building program can be seen today at Orthez, Pau Castle, and in Sauveterre-de-Béarn (See “What’s On”). The counts of Foix, rulers of the independent County of Foix, later extended their power to cover almost the entire Pyrenees mountain range. The last count of Foix came to the French throne as King Henry IV of France.

Gaston Fébus is considered one of the region’s most important historical figures, celebrated in Béarn with a statue outside Pau Chateau and roads named in his honor in almost every town. He was also the author of “Livre de Chasse,” a classic about medieval hunting.

Béarn was later successively controlled by two important noble families, the Albrets and the Bourbons, kings of Navarre. Béarn joined the Kingdom of France in 1620 after the death of Henry IV, count of Béarn and the king of France.

## Historical Figures Of Note

Béarn’s beloved **King Henry IV**’s family tree was born in Pau Chateau, and legend has it that he slept in a giant turtle shell, on display in the Chateau.

Henry IV’s simplified family tree:

- Grandfather, Henry of Albret (1503–1555), Henry II, king of Navarre, married to Marguerite of Angouleme (1492–1541), Francois I’s sister, and a famous writer.
- Father, Antoine of Bourbon (1518–1562), Duke of Vendome, married to Jeanne of Albret (1528–1572), Jeanne III Queen of Navarre.

Henry IV is the king who finally bought peace to France after the long Religious Wars from 1562-98. The signing of the ‘Edict of Nantes’ was to give equal rights and political freedom to both religious sides—for a short time. Though Henry had converted from a Protestant to a Catholic, he was in the end assassinated by a Catholic who believed that he had failed to serve as a true Christian.

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During the **Napoleonic** wars, the British military hero the Duke of **Wellington** and his army passed through Béarn, winning an important battle at Orthez and setting up a garrison in Pau. Wellington and his men were well-received in the area and many soldiers from Wellington's campaign set up home in Béarn when they retired. These British retirees built holiday villas in and around Pau, which they rented out when they were not in residence.

Pau became the *in* place of the 1900s during the Belle Époque and led to the 1906 headline in *The International Herald Tribune* claiming Pau as the hub of the sporting world. English, Russian, American, and South American visitors spent their winters in Pau playing and practicing golf (Pau golf course, built in 1856, is the oldest golf course on the European mainland) polo, tennis, royal tennis, hunting, salmon fishing, mountaineering, and ballooning.

In 1909, the **Wright Brothers** formed their School of Aviation in Pau.

In 1908, the tycoon **James Gordon-Bennett**, founder of *The International Herald Tribune*, chose Pau as his home so that he could pursue his favorite sports of ballooning and fox hunting.

In 1916, the first school of aerobatics formed in Pau, training all the **aces of World War I**. Most of the pilots of the all-American squadron fighting for France received their first training in aerial combat in Pau. From 1912–1918, more than 6,000 pilots learned how to fly and to fight there.

***The Three Musketeers*** by Alexandre Dumas, one of the most widely sold books in Europe, has its origins in the Pyrenees-Atlantiques. The young d'Artagnan was a Gascon, while the three musketeers Athos, Porthos, and Aramis were from Béarn and the Soule, and their captain, Tréville, was from the neighboring Basque country. It is generally accepted that Aramis, capital of the valley of Barétous in Béarn Pyrenees, inspired Dumas to name Aramis. While the Chateau d' Issac de Portau at Lannes-en-Barétous, gave the name to Porthos and, not far from there, the village d'Athos-Aspis gave its name to Athos. Finally, Captain Tréville was named after the Comte de Tréville, a real life captain in the king's Musketeers whose chateau, Le Chateau Elizabea de Trois-Villes in the Basque region, is open to the public as is its English park and gardens designed in the 19<sup>th</sup> century.

## Two Towns: Morlaàs And Nay

I think it's helpful to focus in on a couple of towns and tell you more about the specifics. There are so many pretty little towns to choose from in Béarn, so why these two? I think they are a good size—not too big or too small. I've found them both very welcoming, they both have

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every facility and service you need, they both have an interesting historical center, and they are both set in beautiful, though differing, countrysides.

## Morlaàs

Morlaàs lies 12 kilometers to the north of Pau, up on a ridge (at 350 meters) overlooking the Plain of Pau that runs west-east across the area. To the south are views of the Pyrenees, and to the north are the undulating wooded farmland that continues on towards Bordeaux, 200 kilometers north of Morlaàs. There is a little more than 4,000 inhabitants, known locally as Morlanais, living in an area of 1,355 hectares. The town is connected by bus and road to Pau's city center and is 5 kilometers to the region's main motorway and 15 kilometers to Pau airport.

After the Roman city of Beneharnum was destroyed by the Vikings in 840, Morlaàs became the capital of the ancient province of Béarn and during that time even had its own mint. Money from Morlaàs was a sought-after commodity and was used in the Navarre region, Aragon, and Italy. Morlaàs remained the capital until the 12<sup>th</sup> century, when Orthez took over.

Since 1154, Morlaàs has been on one of the St. James of Compostela routes and was one of the original resting points for pilgrims. Today's travelers are welcomed at a small dormitory-style resting place or the municipal campsite.

As you drive into the town, off to the right is the main sporting area (rugby and soccer), the open-air market, and farmer's market. Towards the main high street you pass centuries-old buildings before coming to the steps of the 12<sup>th</sup>-century Romanesque gateway of Ste. Foy Church. To the side is the main square surrounded by ancient buildings that now house the post office, the major's office, and the town hall.

During the 18<sup>th</sup> century, Morlaàs fell on hard times and became quite cut off from the rest of the region. The locals, in an attempt to improve the economy, turned their hand to cabinet making, eventually becoming sought after for their skills.

The 19<sup>th</sup> century marked a turn in Morlaàs' fortunes—it became a renowned fox hunting center, attracting horsemen from around the world. With the outbreak of war, the sport ceased. Today the fox is represented by two people who depart early in the morning carrying a garment sprayed with a synthetic fox odor. The hunt pursues the pseudo-fox around the Morlanais countryside. Horse riding is one of the most popular pursuits here; you will see many stables in the area where you can rent a horse.

The Mairie of Morlaàs recently began a cultural and architectural renovation program. The town has been cleaned, ancient monuments restored, and open spaces cleared. And there is a lot of open space in Morlaàs: places to sit quietly in the summer shade, places to watch the

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locals playing boules, and places to rest while the world whizzes by. Just a few kilometers outside the center of the town is the Lahitau Forest, where you can walk freely along the trails.

There is every type of commerce needed for daily living, including three large supermarkets, a medical center with family doctors, radiologists, blood analysis, physiotherapists, dentists, and podiatrists. There's a veterinary center, an animal protection center, schools, banks, bakeries, butchers, newspaper shops, and florists. Morlaàs has an active community center offering classes in classic dance, jazz, rock, and salsa, sewing, embroidery, walking, swimming (there's a large, deep outdoor municipal swimming pool), tennis, photography, guitar...there's something for everyone and every age.

The town hall organizes shows and movies throughout the year. The big treat recently was a performance by the Biarritz Ballet Corp performing Tchaikovsky's Suites (one of the dancer's was a local boy).

A general market selling everything from sheets to screwdrivers takes place every two weeks, and a farmer's market is held every Saturday. At the Farmer's market you can buy locally grown organic fruit and vegetables, homemade breads, Brebis cheese, jellies, locally cured meats, and, when in season, *cepes* (wild mushrooms), chestnuts, cherries, and apples.

There are a number of properties for sale in Morlaàs, and the majority are neo-Béarnaise, copying the old Béarnaise architecture, but built in the 1960s, 1980s, or more recently. (See "Properties.") There seem to be fewer exceptionally old properties in this area, unlike in the area to the west of Béarn and the Basque region.

## Nay

Nay is pronounced locally as *nigh*, rhyming with *high*, and among nonlocals as *nay*, rhyming with hay.

Marguerite de Moncade, Viscountess of Béarn, founded this *bastide* town in 1302. The main square, with its pretty houses surrounding it, was the center of the *bastide* and is now the location of the town hall and covered market. *Bastide* was the name given to a new town built around a central square, often with ramparts as there are in Nay, and created to improve trade and development of housing and, in the event of war, to be a safe house for the growing population. The huge church of St. Vincent, constructed between the 15<sup>th</sup> and 16<sup>th</sup> centuries, has been a protected national monument since 1945.

Over the course of its long history, Nay has suffered its share of disasters, from a huge fire that destroyed most of the village in 1534 to pillaging during the religious wars between French Catholics and Protestants (Huguenots) from 1562 to 1598. Amongst the Protestants who emigrated was one Sir Olivier, ancestor of the celebrated English actor, Sir Laurence Olivier.

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Nay is in the southeastern corner of Béarn, 20 kilometers from Pau, and is the principal town on Nay Plain (Plaine de Nay). The town lies on the banks of the Gave de Pau (river), with the old town nestling into the hills that rise towards the Pyrenees. As you climb up away from the river, the views down over the rooftops towards the Plain with the Pyrenees just to the side are truly breathtaking.

On either side of the river you'll notice a small canal, evidence of Nay's industrial past when it was a textile center.

The hydraulic power of the Gave de Pau was harnessed as early as the 12<sup>th</sup> century when the first hat makers established themselves making the Turkish Fez. The hat-making industry developed through the years and the story, retold at the Beret Museum in Nay, goes that a local family of hat makers (the Blancs) met the Duchess of Orleans at nearby Betharam and she was wearing a beret, so they decided to start making berets in Nay. At the beginning of the 19<sup>th</sup> century the town was in full production and by 1900 it was turning out 1 million berets, earning the town the title "Little Manchester." You might think at this point that Nay is a dirty, industrial town—not at all. What remains after all that activity are the canals, the pretty mill, and the Berchon beret factory building (undergoing redevelopment). Berets of just about any style can be purchased at Nay's museum, where you can learn all about the history of this famous headgear.

Gaze up to the rooftops in Nay and you'll see elaborate lintels and architecture—a mark of the wealth bought to the town by the textile industry. Within the *bastide* is the 16<sup>th</sup> century Maison Carrée—a three-story Florentine-style mansion built by a local cloth merchant.

By the 19<sup>th</sup> century, Nay had outgrown its left bank and the Claracq bridge was built, leading to the expansion of the right bank which now houses the majority of new buildings, the swimming pool complex, medical center, and schools. Nay is now home to 3,500 inhabitants. It is a town where you can't fail to miss the seasons; the commanding Pyrenees together with the rushing Gave de Pau remind you constantly of the forces of nature. Each time I have visited, whatever the season, there are always people out and about, chatting on street corners, sitting in the park, shopping at the covered market where local produce is sold or at the weekly market that wraps itself all around the town. It's a town with a welcoming feel.

There are associations covering just about every activity and interest from sewing to skiing and walking to yoga. There's also a large number of different dance clubs, a theater group, and an active historical society. Although there isn't a movie center, there is a movie-and-bus service to Lourdes, and recitals are held at the Maison Carrée. I have attended a performance of Fauré, Debussy, Schubert, Schumann, and Mendelssohn's music for just 10 euros.

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As with Morlaàs, Nay has every type of commerce needed for daily living, including a large supermarket, a medical center with family doctors, radiologists, blood analysis, physiotherapists, dentists, and podiatrists. There's a veterinary center, schools, banks, bakeries, butchers, newspaper shops, florists, and a large number of interesting restaurants.

Nay is well connected, with a train service into Pau and Lourdes (from the village of Coarraze, just five minutes from Nay center, where there is also a 14<sup>th</sup>-century chateau). It lies just 15 kilometers from the A64 *autoroute* (taking you east to Toulouse and west to the Atlantic coast), and a 30-minute drive to Tarbes-Lourdes airport. For hospitals, medical specialists, etc., you can choose between Pau and Lourdes, both about 25 kilometers away.

Nay has a number of properties for sale, ranging from ancient stone barns to modern apartments. There are usually several properties for rent in and close to the center at any time of the year. (See [www.malterre-immobilier.com](http://www.malterre-immobilier.com) for listings).

I have scouted out a few B&Bs for short stays that are driving distance to Pau, Nay, and Morlaàs. I think B&Bs are a great way to get to know about an area quickly, as you have all the knowledge of the owner at your disposal.

In the Jurançon area: <http://www.clos-mirabel.com/en>

Sendets (close to Morlaàs): <http://pagesperso-orange.fr/lamargelle/>

Coarraze (close to Nay): <http://www.chambres-hotes-pyrenees.net/>

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## Gastronomie—Béarn's Breadbasket

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The Pyrenees-Atlantiques department is the second highest producer of *foie gras* in France (after Landes). If you are a fan you can even go visit the *foie gras* museum at Nay (see "What's On"). Or you maybe you're like Roger Moore (aka James Bond) and you find the whole thing repulsive and even boycott major distributors in the UK.

In September, you can watch and be part of the great *transhumance*, the moving of sheep from the Pyrenean summer pastures to their winter lowland valleys. These selfsame sheep produce milk to make the famous Ossau-Iraty Brebis. Apparently, Aristae, the son of Apollo, was Brebis' creator, making it one of the first cheeses ever made. It is a deliciously smooth cheese, with a slightly nutty flavor and is produced across the Basque-Béarn region. You can follow a marked route through the area and visit the shepherds and producers during July's open-door events. Brebis is eaten on its own or with a black cherry or blueberry jelly.

*Cepes* are the beautiful curly varieties of all colors, collected in woodlands at the beginning of fall. (The white everyday button mushroom is called Champignon de Paris). Signs go up along

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the roads advertising them for sale, and restaurants have all manner of dishes made with them. I suppose it takes a certain amount of trust in the chef to eat a large dish of sometimes slightly gritty yet delicious weird looking mushrooms.

Béarn is a relatively unknown and unusual appellation in that none of its three areas are connected; instead they are separated by miles of corn fields, cow pastures, and woodland. The wines here include white Jurançon and red and rosé Béarns. Vines were introduced to Béarn 2,000 years ago by the Romans; Gallo-Roman mosaics symbolizing vines have been found in the Jurançon area. Other varieties grown in the area are Madiran, in the northeast corner of Béarn, and Béarn-Belocq. In the 14<sup>th</sup> century, the princes of Béarn and Navarre introduced the term *cru*, a measurement based on the value of a parcel of vines. This was the first attempt in France to classify wines. In 1553, at the baptism of Henry IV, the infant prince had his lips rubbed with garlic and moistened with Jurançon wine. It was said that the wine gave him a vigor and ardent spirit that never left him.

Beef, produced from the Blonde d'Aquitaine breed, features on many restaurant menus. Other typical Béarnaise dishes include Garbure Béarnaise (curly kale, mixed root vegetables, and white beans cooked in duck fat), Poule au pot Béarnaise (chicken cooked in the oven with vegetables and herbs), plus plenty of duck and beef dishes.

Béarnaise sauce is named after the Béarn region and was first served at a Paris restaurant called Le Pavillon Henry IV in honor of King Henry IV. A Béarnaise sauce is a hot sauce made of clarified butter, egg yolks, tarragon, shallot, chervil, peppercorns, and white wine, and it is typically served with steak.

Look out for signs advertising l'Assiette de Pays, dishes offered by restaurants and cafes, cooked with locally grown products. I have seen Assiette in Nay of grilled duck with baked apple and Brebis cheese and black cherry *confiture* for between 10 and 18 euros.

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## Health Care In Béarn

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During my time in France, I have consulted with two family doctors, a kinaesthetist, a radiographer, a gastrointestinal surgeon, and various nurses. All were efficient, mostly friendly, and worked to a high standard.

The cost to see a family doctor or specialist (such as a gynecologist) is 22–25 euros per visit. We paid 350 euros per month for a family of four with a 40-euro deductible.

A surprise appendectomy was fully covered and paid for directly by the insurance company. After my hospitalization, a nurse came to our home for six consecutive days to administer an

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injection, check dressings, and, after the 10<sup>th</sup> day, to remove the stitches. Each visit cost 6 euros. For more information about health care, see the general health care section later in this manual.

## Hospitals

There is a large CPAM hospital in Pau and also in Lourdes. (Though not in Béarn, Lourdes is closer for residents from towns and villages such as Pontacq on the eastern side of the area.)

Main hospital and emergency: 4 Blvd. Hauterive, Pau, 05-59-92-48-48

Pau also has a number of private clinics. If you have private insurance you can go to either the CPAM hospital or a private clinic. Generally speaking, the care is the same. A private clinic or hospital will have private rooms, better food, and better facilities (including an extra bed for a family member, if needed). If you have a minor emergency you will be seen more promptly at a private clinic such as Clinique Marzet.

Polyclinique de Navarre is a private hospital with 60 specialists covering all fields of medicine: 8 Blvd. Hauterive, Pau, 05-59-14-54-54. [www.cliniquedenavarre.com/](http://www.cliniquedenavarre.com/)

Clinique Princess is a private clinic that specializes in nutritional problems (e.g. diabetes): 6 Blvd. Hauterive, Pau, 05-59-02-55-32 [www.clinique-princess.com/](http://www.clinique-princess.com/)

Clinique Marzet is a private hospital offering all services. [www.pole-marzet.fr/marzet/](http://www.pole-marzet.fr/marzet/)

There are many general practitioners and family doctors in the area, and a large percentage speak some English.

Here are two English-speaking family doctors:

Dr. Saint Macary, Michel, 05-59-02-72-64 (Pau)

Dr. Sauzon (fluent in English), 05-59-04-10-22 (Soumoulou)

## Dentists:

In my limited experience, French dentistry is OK, but not as good as in the United States. Your dentist will do the hygiene and cleaning work as well as checkups and actual dental work.

Dr. Didier Viaud (Lons), 05-59-32-66-67 (Speaks English)

Dr. Didier Keller (Bordes), 05-59-53-22-37 (Speaks English)

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## Kinotherapy

This is a form of therapy to treat muscular, ligament, and joint pain, using massage, stretching and mobilization exercises. It is popular in France and is used by all, from sports people to sedentary folks. Many insurance companies include kinotherapy as an option. There is a large center in Morlaàs.

## Homeopaths

Homeopathic treatment is popular in France; you will find most small towns have a resident homeopath.

## Pharmacies

These are everywhere and advertised with a green cross. They sell prescriptions and other over-the-counter medication, herbal, and homeopathic remedies. Para-pharmacies sell general medical supplies and over-the counter medicines but not prescriptions.

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## Meeting Other Expats

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Pau is sometimes called “The English City” because of the English who settled here during and after the Napoleonic Wars. They were generally well received and left their mark on the architecture, gardens, and parks that flourish in Pau.

I always ask expats when I meet them here, “Why did you move here?” and their answer invariably is because of its position (one hour from the sea and one hour from the mountains), there’s lots to do in between, the people are friendly, and there’s virtually no crime.

Pau is the location of Total’s Integrated Petroleum Engineering and Research Center. Experts from the oil and gas industry spend on average three years in Pau, usually with their families. This positive historical connection has, I believe, helped make Pau and Béarn open-minded to expats.

There is an active Anglophone club in the region, called Anglophones Pau-Pyrénées. They organize outings, walks, parties, provide advice for new expats, and send out a monthly newsletter. (<http://www.anglopau.com/>)

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## The Language Of Béarn

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Today the everyday language of Béarn is French. Many people do speak some English, but—and this is so important if you are coming here with only a smattering of French to your name—the Béarnaise people are friendly, helpful, and tolerant of any effort to speak in their language. Many people speak some Spanish too.

Historically both the Gascon language and the Basque language are indigenous to this region. Gascon is a dialect of the Occitan language more closely related to Catalan (from Catalonia in Spain) than it is to French. Basque (Euskara) is a language isolate and is only spoken in the Basque regions of France and Spain. Béarn people call their language Béarnaise, mainly to distinguish it in name from Gascon—spoken in Gascony, a region to the north—because of their distinctive histories. However, there’s no unified Béarnaise dialect; the language even differs throughout the area.

It is unusual to hear Béarnaise or Occitan spoken, though there are schools in Pau where you can learn either one. A poll conducted in Béarn in 1982 indicated that 51% of the population spoke Gascon, 70% understood it, and 85% expressed a “favorable opinion regarding the protection of the language.” Since then, the numbers of Gascon speakers is thought to have dropped dramatically despite activists’ efforts to restore it to everyday life. An elderly neighbor of mine spoke to me in Béarnaise, it sounded like a mixture of French, Spanish, and Catalan, which, given its background, makes perfect sense.

## What’s On

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### The Great Outdoors

There are endless possibilities following the well-known Grandes Randonnées (GR) walking-routes, including the GR10, GR65, the routes of Santiago de Compostela (Saint-Jacques-de-Compostelle) , which pass through several points in Béarn, and the Henry IV route from Bisanos (close to Pau) to Lourdes. There are easy woodland walks throughout Béarn, and private land is generally well marked.

Béarn is an outdoor sport enthusiast’s dream come true, Its endless choice is one of the reasons many expats and French citizens come here. And if a sport isn’t available in Béarn, it will be in one of the departments to either side of it. There’s everything from horse riding to surfing, canyoning to golfing, kayaking to parachuting, skiing to leisure hiking (with a donkey if you’d like), and *pelota* to fishing. *Pelota* is a court sport played with a ball, using your hand, a racket, a

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wooden bat, or a basket, against a wall, or, more traditionally, with two teams face to face and separated by a line on the ground or a net.

The region is half Pyrenean, so it is one of the most visited on the Tour de France circuit. The 2010 race celebrated the 100<sup>th</sup> anniversary of the inclusion of the Pyrenees—the town of Pau was a stage finish, a stage start, and the location of the rest day. If you are a cycling enthusiast, you will be enthralled by the atmosphere.

And it's just a 75-minute drive from Pau to the ski slopes of the Pyrenees, including La Mongie, Cauterets, and Artouste. The French ski school Ecole de Ski Français runs classes from all the ski resorts. A one-hour lesson, ski equipment, plus a lift pass is just 25 euros.

If you prefer to watch your sport, no problem. Professional basketball matches are played most weeks at Pau's Palais de Sport, there are weekly rugby and soccer matches at the Stade de Hameau, canoeing and kayaking competitions at the national water-sports center on the Gave de Pau (Pau boasts two Olympic canoeists), horse jumping and eventing (there is an international course in Pau), motor racing (Pau was the first place to coin the term Grand Prix), and much more.

And if after all that exercise you need some R&R the area is also renowned for its thermal spas. At Salies de Béarn (See below and '[Properties](#)') the water is 10 times more salty than seawater and is enriched with 26 oligo-elements. Some French health insurance companies include thalassotherapy (treatment with salts) in their policies.

## Places Of Historical Interest

Many towns in the Béarn region were built around a central square dating back to 1280—known as a *bastide*. In the majority of these towns or villages the squares have functioned as trading places or markets for over 700 uninterrupted years. In some cases, a castle or fortification was added to the square. If you are awed by history as I am, then you will be in for a sumptuous treat. Visits, often guided, cost less than US\$10. Some of the more impressive castles and *bastides* in the area include Pau Chateau, the *bastide* at Navarrenx, the cathedral of Notre-Dame in Lescar, the Chateau of Morlanne (built by Gaston Phoebus for his son), and the *bastide* of Nay.

A stroll around the center of Pau's historic district will transport you from medieval times and through the centuries, with particularly beautiful architecture from the Renaissance period. Pau castle has one of the biggest collections of tapestries outside of Paris. There are 96 beautifully woven pieces that were made using 17 different dyes. During a tour of the castle you can get surprisingly close up.

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In the center of Pau is the Museum of Fine Arts, a small but beautifully arranged museum with pieces from Flemish, Dutch, Italian, Spanish, and French schools dating from the 15<sup>th</sup> to the 21<sup>st</sup> centuries.

For more modern entertainment, the Pau Zenith, a huge stadium on the outskirts of the city, hosts anything from the Harlem Globetrotters to a Russian Ballet troupe, shows on ice to rock concerts.

If you like to rummage and find bargains you'll love the *vide greniers*, which take place in spring and autumn in most villages. It literally means "empty attic" and gives people a chance to sell off anything, from junk to antiques, in their local village square or community hall. A big antiques market also takes place on the third Sunday of each month at Soumoulou, just 15 minutes east of Pau.

Every two years, the historic Grand Prix takes place through the streets of Pau (end of May) and the modern-day Grand Prix de Pau (the first ever car race to be called a Grand Prix) also races round the streets of the town. Big events draw big crowds, but so far all I have seen are families turning out in force to enjoy a day out together.

## Horse Racing And Breeding

Pau and Béarn are horse-crazy. There's an international eventing center and a hippodrome. Pau has the second largest training center in France and is recognized as the home of French steeple chasing.

Napoleon I created a stud farm (*haras*) in Gelos, on the southern outskirts of Pau in 1808. The stud farm is still in operation and is located in the beautiful 18<sup>th</sup>-century former summer residence of the president of the parliament of Navarre, set in a 32-acre park. The horse-breeding program at Gelos is ranked number one in France. The stud has 60 draft, blood, sport stallions, and, in particular, regional thoroughbreds (Anglo-Arab stallions, Merens, Pottocks, and ponies from the Landes region).

## Movies

There are three movie centers in Pau, occasionally showing *version-originale* films.

## The Beret Museum, Nay

A French baguette, a bottle of red wine, and a beret: the archetypal image of a Frenchman. Nay is the home to Le Musée du Béret, where you can learn, for example, that each region has a distinctive shape and sized beret. In times gone by, just about every Frenchman, of all ages,

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sported a beret. Between 8 and 12 years old, a boy received a beret to go to school; it was a kind of initiation ceremony—a way of marking his entry into the adult world. Nowadays, it's mostly men older than 50 from the countryside or mountains who wear the natty headgear.

## Beautiful Béarnaise Towns To Visit

### Navarrenx

This is the first walled city in France, capital of **salmon fishing**, and a stopover town on the Santiago de Compostela Way.

### Sauveterre-de-Béarn

An impressive mediaeval town where you can walk on the ancient castle ramparts, it was the residence of the princes of Béarn and has also provided shelter to the pilgrims passing through on their way to Santiago de Compostela.

### Salies-de-Béarn

The salt town of Salies-de-Béarn is renowned for its Spa and health treatments. Nestled among wooded hills, it is a small town full of character, with old stone houses, sloping roofs, and picturesque flowered lanes. Beautiful 17th and 18th century homes sit alongside the architecture of the Belle Époque such as the Hotel du Parc where the casino is now housed. Did you know that French casinos are only situated in spa towns? No? Nor did I, until I met a French croupier.

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## Getting To Béarn

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### Arriving By Air

The region is served by two airports, one in Pau and the other in Tarbes (in the next *department*, 25 minutes from Pau), serving Paris, other cities in France, and various European destinations. There is also an airport at Biarritz (a one-hour drive from Pau) and at Toulouse (a two-hour drive). All airports have car hire facilities.

Pau airport: [www.Pau-aeroport.fr](http://www.Pau-aeroport.fr)

Tarbes/Lourdes airport: [www.tlp.aeroport.fr](http://www.tlp.aeroport.fr)

Biarritz airport: <http://www.biarritz.aeroport.fr>

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## Trains

There are connections between Pau or Tarbes (25 minutes east of Pau) and Orthez, Bayonne, Biarritz, Saint Jean de Luz, Hendaye, and Spain. Go to the national railways networks booking website for all travel in France ([www.voyages-sncf.com](http://www.voyages-sncf.com)) . A one-way ticket to Paris on the high-speed train costs 75–90.

Traveling by rail is a relatively stress-free and inexpensive way to travel through the region (and on to other European countries if you wish). The company Rail Europe has an informative website with a helpful map section ([www.raileurope.com](http://www.raileurope.com)). You can purchase a rail pass from them so that there are no language difficulties buying tickets at stations. For the best prices, buy your ticket before you leave for Europe.

Note: Rail Europe's offers are available only for North American travelers with permanent residence in the United States, the Caribbean, Mexico, Central America, or Canada.

## Car

Car rental agencies are at all the local and international airports.

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## Shopping In Béarn

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Smaller towns have supermarkets and all the general everyday stores one needs, such as newsagents, hairdressers, butchers, bakeries, etc. For something special, head to Pau's Château district or the chic roads such as Henry IV, Joffre, Latapie, and Barthou, where you'll find all the top names in fashion from Chanel to H&M, galleries, and knickknack stores. There are two indoor shopping centers in Pau and just to the southeast, in Lons-Lescar, is one of Europe's biggest retail zones. It's pretty ugly, but everything is there from Home Depot-style to sporting goods stores.

## Organics

French supermarkets have a good selection of own-brand and independent-brand products. There are also three mid-sized organic-only supermarkets, called l'Épicerie Verte, in and around Pau.

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## Faith

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Most villages and all towns will have at least one Catholic church. Pau also has the only Anglican Church outside of Paris (StAndrewsChurchPau.org) where both Anglicans and Christians from other denominations are welcomed.

There are also Muslim and Jewish religious centers.

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## Properties

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### To Buy

Béarn has a huge range of properties for sale, including 300-year-old Béarnaise farmhouses (in various states of repair), bourgeois city-center apartments, neo-Béarnaise villas, restored town-center villas, countryside barns, chateaux, and modern new builds. The more interesting towns include Orthez, Salies de Béarn, Navarrenx, Sauveterre de Béarn, Pau, Gelos, Monein, Morlaas, Pontacq, and Nay.

### Béarn Realtors:

<http://www.laforet-immobilier-orthez.com>

[www.century21france.fr](http://www.century21france.fr) (Offices throughout the region. Insert the zip code 64000)

<http://www.maisons-du-Bearn.fr>

[www.soumoulou-immobilier.com](http://www.soumoulou-immobilier.com)

[www.malterre-immobilier.com/](http://www.malterre-immobilier.com/) (Nay & Nay Plain)

### To Rent

Most of the realtors listed above have properties to rent. They come and go fairly quickly, so you really have to be in the area to find what you need. Because you are probably not here, I recommend that you rent a short-term holiday home, or *gîte*, and get your feet on the ground.

If you rent a *gîte* outside of the main tourist season, you can negotiate good rates. The website Gîtes64 ([www.gites64.com](http://www.gites64.com)) is very comprehensive. Number 64 is the Pyrenees-Atlantiques' department number, hence the name of the website.

The free local paper, *La Petite Paloise*, lists rentals in Pau and the vicinity. Their online version is *Top Announces*. ([www.topannonces.fr/annonces-location-immobilier-u19.html](http://www.topannonces.fr/annonces-location-immobilier-u19.html))

For more general information about buying and renting property in France go to the main property section in this manual.

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# Special Reports—Prime Living Options

## Occitanie—Living The Dream In Wine Country

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The first time I drove into Occitanie, back in the fall of 2007, heading towards the village of Cessenon-sur-Orb, the warm golden glow of fall bathed the surrounding hills, and I thought to myself, this is the life. The famous vines of the area, even without leaves, were impressive, and each twist and turn of the road revealed glimpses of the great River Orb, rushing along the valley. At the top of the last hill of my journey, next to the rambling Chateau Bousquette, I pulled over to absorb the countryside. Stretching out in front of me was a stunning view across the Orb Valley and on to the rolling countryside of the Haut Languedoc National Park and the hills of the Montagne Noir (Black Mountains).

Cessenon-sur-Orb is a small village in the Occitanie region of France, which is in the “other” south of France, between the regions of Provence-Alpes-Cote d'Azur to the east, Nouvelle-Aquitaine to the west, the Auvergne-Rhône-Alpes to the north, and Spain to the south. It is not the cheapest place to live or retire to in the world, but it is colorful, eclectic, always changing, never following a formula, and open to retirees. The village dates from prehistoric times but the overriding feel is medieval, with the church dominating the center and the tower of Le Donjon looking down from above. The village lies at just 51 meters above sea level, rising to 85 meters at its highest point.

The approach road to Cessenon-sur-Orb is lined with tall maple trees guiding you in towards the heart of the village, the central square (Place du Marché). With its robust 19<sup>th</sup>-century town hall at one end and the huge 12<sup>th</sup>-century church at the other, this is one of Cessenon's great attractions, its heart. There are many other villages in the area that seem to be the same (or even prettier) but they don't have the same center and ease of living that Cessenon offers.

With every step around the village, I found more that appealed to me, from winding medieval passageways to the original public water source (the Font Sucrée), archways covered in rambling wisteria, and ancient doorways. As I dug deeper, I found that many expats of several nationalities have fallen for Cessenon. And the reasons soon became even clearer. There is everything you need in the village for daily life—local produce shops, restaurants, a bar—and yet, it is still a small, charming, typical Occitanie village, packed with history and lots to do and see. A short climb to La Tour (also known as Le Donjon) affords a view out over the rooftops of the village. Allow your eyes to cross the suspension bridge and you will see how Cessenon is

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growing. The new buildings are modern but blend in well. Cessenon appeals to locals as well as expats because there is local schooling available from 3 to 18 years old.

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## History

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Prior to regional reform, Occitanie was made up of Languedoc-Roussillon and Midi-Pyrénées. Historically, Languedoc was a province of France. The original Languedoc has a fascinating history and its own language (Occitan) and was ruled independently from France by Raymond IV, Count of Toulouse. It was in the Languedoc province that the Cathar religion (a sect of Catholicism) first appeared in the 11<sup>th</sup> century, flourishing in the 12<sup>th</sup> and 13<sup>th</sup> centuries. The Catholic Church became concerned with the spread of the religion through the south of France, leading to the Albigensian Crusade (1209) that entirely eradicated the religion through the genocide of thousands of Cathars. It was more than a religious war, it allowed the French (the “Northerners”) to conquer an independent principality and seize vast areas of land.

The populations of Béziers and Carcassonne were decimated. Some historians say that many rural areas never recovered their pre-Crusade populations. You will find that most locals simply call the area Languedoc rather than using its full name. Today, many public schools in the area teach the ancient language of Occitan. You will also be reminded of its history as you journey about the countryside where you will see plaques commemorating the bravery of the Cathar people, along with “Pays de Cathars” signs on the roadways and visits to the once Cathar strongholds at Béziers and Carcassonne.

And here’s an interesting connection between Languedoc and the United States: Raymond IV, Count of Toulouse, is one of four figures on the ceiling of the Minnesota Supreme Court. He stands next to Moses, Confucius, and Socrates. Each figure represents an aspect of law, and Raymond VI's is "The Adjustment of Conflicting Interests."

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## The Main Cities Of Occitanie

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Occitanie is divided into 13 departments: Airège, Aude, Aveyron, Gard, Gers, Haute-Garonne, Hautes-Pyrénées, Hérault, Lot, Lozère, Pyrenees-Orientales, Tarn, and Tarn-et-Garonne. Montpellier, the former capital of now-defunct region, Languedoc-Roussillon, is said to be the fastest growing city in France with a population of about 250,000 (420,000 including the suburbs). It is home to France’s oldest university and has recently been voted as one of the best places to live in France. Some 23% of Montpellier’s population was born outside of France, and in recognition of this the city council organizes a Welcome Day in September for new arrivals. The other departmental capitals are Foix (Airège), Carcassonne (Aude), Rodez (Aveyron), Nîmes (Gard), Auch (Gers), Toulouse (Haute-Garonne), Tarbes (Hautes-Pyrénées), Montpellier (Hérault), Cahors (Lot), Mende (Lozère), Perpignan (Pyrenees-Orientales), Albi (Tarn), and Montauban (Tarn-et-Garonne).

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## The Language

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Generally speaking the language is French, but, historically, the language was Occitan also known as Lenga d'òc or Langue d'oc, the language of *oc*, from the word yes in Occitan (*oc* as opposed to *oïl* and later *oui* in the French of northern France). Occitan is a Romance language still spoken in Occitania (southern France, the Occitan Valleys of Italy and Monaco, and in the Aran Valley of Spain). It has a strong linguistic connection to Catalan, the language spoken in Catalonia, Spain. Though it was an everyday language in the rural areas of Occitanie well into the 20<sup>th</sup> century, it declined in importance from the 14<sup>th</sup> century onwards, when French royal power was imposed on the region. Occitan activists are trying, particularly with the introduction of Occitan preschools, to reintroduce the language. The uptake is very slow.

What does this mean to you as you study your French books and tapes? Generally speaking, you won't hear Occitan spoken, but the true locals speak French with a very unusual accent, at times as incomprehensible to a northern Frenchman as it is to a foreigner. An example being the word for twenty: in French it's *vingt*, pronounced from the back of the throat like the word *van*. Said with the local accent it sounds like *ving*.

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## Festivals And Holidays

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There are many festivals in Occitanie (apart from the national holidays of which there are 11). Many are based around food and farming and take place throughout the year. Particular to Cessenon is the Fête du Cochon on the first weekend in February (the Pig Festival). The town square is taken over by stall-holders selling their local wares including olive oil, wine, cheeses, and handmade baskets. A trad-jazz band wanders through the crowds, and, despite it being held in mid-winter, there's usually a party atmosphere. Later in the evening tables are set up in the Salle d'Occitan (the village hall) for a grand roast-pig meal.

You will hear news and happenings on the village's loud speaker—a wonderful way of keeping everyone in touch (although it is pretty incomprehensible to all but the most fluent in French). Perhaps once a day, a ding-dong sound comes from the town hall and then one of the ladies announces the news: "Today at 6 p.m. there will be dancing in the village hall, followed by a meal at Le Helder. Tickets are available from..."

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## The Climate

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The text book description of the climate is Mediterranean (hot and dry in the summer, wet in the winter, and cool and clear in the spring and fall). Many brochures say that the area boasts

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300 days of sunshine, but in reality this area is geographically varied, so this does not apply to all areas. The coastline is generally sunnier and warmer than inland regions, the valleys moister, and the mountains cooler. The coastal areas rarely freeze in winter because of the influence of the Mediterranean, and summers rise above 30°C (86°F). Inland areas are a few degrees warmer in the summer and cooler in the winter. It is rare to get rain in the summer, but don't let the dry heat of summer fool you into thinking this area gets little rainfall. At the beginning of fall there are some torrential rainstorms, and occasionally some areas do flood. It is also, in places, a windy region, particularly in the east, where the Mistral blows, and the far west, where the Tramontane whips down the valleys.

If you enjoy four seasons, want to be sure of a hot summer, prefer cold and crisp winters with mainly clear blue skies, and are willing to put up with some rainy months, then this region might suit you. At least you can be almost 100% sure never to shovel snow again or suffer extremely high humidity.

**Cessenon in spring** is sunny and cool, warming up by April. Spring weather is perhaps the least extreme season in Languedoc. Light rains return in March, petering out towards the summer months. There may be the occasional windy day, but Cessenon does not get the full blast of either the Mistral or Tramontane. If your home has a terrace built to face south, you will be able to eat meals outside in the spring. By the end of May it's warm enough to swim in the River Orb.

**Cessenon in summer** is hot and lazy. The air temperature can rise to 34°C to 36°C (94°F to 96°F). This is when you really appreciate a pool, the shade of a maple tree, and the delicious smell of thyme, rosemary, and lavender. Many homes have shady summer kitchens where cold food can be prepared for eating al fresco. In the evening, the Bar Europe has dining tables set-up on the central square—Le Place—where you can eat in the cool of the evening, amongst locals and visitors right next to the 12<sup>th</sup>-century church. By mid-August, the hot summer breaks and there will be occasional heavy, thundery showers.

**Cessenon in the fall** is the most erratic and even dramatic time of the year. There is a bit of everything: thunder, rain, hot days, windy days, and heavy rainfall. But having said all that, it is 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. The vineyards are alive with preparation for the *vendage*. Everywhere you will see people bent over harvesting the grapes, laden tractors transporting piles of grapes, and the air filled with the smell of slightly fermenting juice.

**Cessenon in winter** surprises all newcomers (who haven't done their research). It can be very cold, but, unlike the grey skies of northern Europe, there are many sunny days with azure blue

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skies. You can expect frosts in the morning, but snow is unusual (in recent snow storms that swept across the area, Cessenon was one of the few places that didn't get a flake). Sitting outside with temperatures around 20°C (68°F) at the Bar Europe or Helder is quite common in December and possible even in February. Every sunny spot will have its share of sun worshippers bundled up in coats and hats with faces directed to the sun. By the end of the year the temperatures can drop to around 0°C to 5°C (32°F to 41°F). That's when you really appreciate an open fireplace.

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## Health Care

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As I write, this makes me smile because it is so extraordinary: If you fall ill, or hurt yourself or indeed have any emergency you must call the fire department, the *pompier*s, on 18 (or 112 from cellphones). That's not so out of the ordinary but what happens next is—a wailing siren shrieks out, of the type that would make Chicken Little think the sky was falling down, to summon the firemen to their posts. If you have watched any wartime movies, you'll be reminded of the sirens warning the population of danger. Fortunately, it doesn't happen too often. The fire department has fully trained paramedics who come to your assistance and then organize whatever further service is required. If it's minor, a village doctor will be summoned. If it's more critical, you will be taken to a hospital in Bezier (20 minutes away by car) or onto Montpellier (one hour away by car). Montpellier University boasts the oldest and one of the largest medical faculties in Europe. If you have a minor problem, but are unable to drive, a private taxi-ambulance will take you to hospital.

- Doctor: A consultation with a general family doctor is 23 euros. A specialist's fees range from 20–50 euros. There are three doctors in the village, but many local expats go to a doctor in Murviel (a 10-minute drive).
- Dentist: There is an English-speaking dentist in St. Chinian who charges 30 euros for a checkup and cleaning.
- Physiotherapist: There are two kinesthesiologists in the village.  
Chiropodist or podiatrist: An appointment costs about 26 euros for a 45/minute foot and nail tune up.

One English expat told me that his recent experience of surgery in Bezier was faultless. He said, "The staff were helpful, and the facilities immaculate. When I returned home, we called the village nurse and she came to the house the next morning to change the dressings and check that everything was OK."

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## Crime

There's virtually no police presence (except the occasional traffic police), no graffiti or vandalism, and generally a feeling of a time gone by.

## Village Amenities And Services

At the center of everything is the all-important town hall, or *mairie*. Virtually every piece of paperwork you produce or need, from buying a property to obtaining a driving license, will pass through or be generated by the *mairie*. They do not speak English in the office in Cessonon, but the three ladies who run the office are very helpful, friendly, and patient. If you don't speak any French, make friends with the local expats (see "Meeting Expats"), they are a friendly and lively bunch.

**Shops:** There is a butcher (delicatessen), two bakeries (with fantastic assortments of breads and the best croissants in the world), a newsagent (who will order English-language papers for you), and a well-stocked Carrefour minimarket.

**Morning markets:** On Saturday (also Tuesday in the summer) they sell local fruit and vegetables, bric-a-brac, and books. On Friday and Saturday they sell fish. The biggest market in the area is in St. Chinian (Sunday). This is a truly French experience where you can taste cheeses and wines and buy locally grown fruit and vegetables, honey, olive oil, and much more.

**Restaurants:** You are spoiled with choices in such a small village: Restaurant L'Europe (with an a la carte menu and pizzeria, this is more of an everyday eatery), Restaurant de l'Orb (a set menu according to the season or festival, this is a special-occasion restaurant), and Auberge du Pont de Réals (a five-minute drive or 20-minute bike ride, this is a great place to eat after a swim in the river).

**Le Helder bar:** A basic but busy local family-friendly bar with pool table and mini football. The locals keep their own packs of cards, dominoes, and chess sets behind the bar. There is always a game of some sort going on, whatever the time of day. There's a lively atmosphere here in the summer, with local bands playing until the late hours.

**Hair and beauty:** A cut and blow dry runs 30 euros. A beautician visits every few weeks.

**Broadband Internet:** Service is available in the village.

**Banks:** There are two, Credit Agricole and Grupama.

### Realtors:

Caroux Languedoc; the manager Guisti Florent speaks English ([www.caroux-languedoc.com](http://www.caroux-languedoc.com))

Maxea; [www.maxea.fr](http://www.maxea.fr) (the owners are Dutch and speak fluent English and they have a related property rental company called Moerland, [www.moerland.com](http://www.moerland.com))

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Agence GTi; run by the very helpful Philippe Godier, a local who speaks English ([www.agence-gti.fr](http://www.agence-gti.fr))

**Dry cleaner:** The *pressing*, not to be confused with the *presse*, which is the newspaper shop.

**Veterinarian:** Available at St. Chinian.

**Post office**

**Police and fire station**

**Schools:** Include Maternelle, primary, and secondary.

**Rugby club:** Take note, soccer is the sport of the north but rugby is the sport in the south. Cessenon has a successful team and the village is extremely proud of its accomplishments. The bar displays a large collection of trophies over the bar.

**Public bus:** An inexpensive, efficient, clean service runs from St. Chinian to Beziers, passing through Cessenon. The principal stop is outside the bar where there is also a timetable.

**Electrician and plumbers:** They speak some English. Ask at the *mairie* for their contact details.

**Religion:** Mainly Catholic. At the center of the village is the church of St. Pierre and St. Paul—a fine, imposing church dating from 1289. The church door is almost always open. It is a humbling feeling to step inside, particularly when it is empty. The cool, the silence, and the towering vaulted ceiling is truly awe-inspiring.

**Campsite:** There is a basic riverside set-up with toilets and showers, but it is only open during the summer months. Ask at the *mairie* for details.

**Tennis court:** There's a good, free public court next to the campsite. In the nearby village of Maraussan (a 15-minute drive) is an active tennis club. It costs 70 euros to join, which includes the compulsory French tennis license. There's a large number of expats playing at the club. Find them on Facebook (Tennis Club Maraussan).

**Supermarkets:** For the bigger and less expensive supermarkets, you need only drive 15 minutes to either Cazouls-les-Béziers (Carrefour) or Murviel-les-Béziers (Super U). After spending some time in the United States, it came as a shock to do the grocery shopping. In the United States everyone is so helpful. "Paper or plastic?" and "Can I help you to your car?" are not uncommon questions that employees will ask. In France they are still polite, but you're on your own when it comes to packing. You will also need to take your own bags or buy them at the checkout.

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Buying organic food in France is easy, and just about every supermarket stocks a full range of products. Carrefour has the best option for organic vegetables. Or visit a local farmer's market, where you are sure to find stalls selling organic or minimally treated produce.

In Béziers (25 minutes away), you'll find all the major stores, from sporting goods to home improvements (Castorama, Decathlon, Geant, Auchan, Casino, etc).

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## Meeting Other Expats

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The Women's International Club (known as The WIC) is a 120-member group of women who meet once a month in St. Chinian. There are many nationalities in the group, including French, English, German, Dutch, American, and Danish. Some of the activities organized include walks, outings (to Spain or Toulouse, for example), group lunches, sewing, handicrafts, and painting. The monthly meetings are conducted in English and French. There is an annual subscription of about 30 euros. The WIC members' husbands also go on excursions and have organized their own group.

Contact <http://www.wic-lr.com/WIC.htm> for more details.

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## Interview With British Expat David Goddard

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Lucy Culpepper: What made you choose Occitanie?

David Goddard: We had spent quite some time holidaying in Spain but neither my wife nor I felt connected with the language or countryside, so the natural progression was to come across to France, which we had visited many times over the previous 30 years. We wanted a climate that was seasonal but had a guaranteed summer, where the countryside had some year round greenery, and there was easy access to flights for visiting friends and family in the UK.

LC: And why Cessenon?

DG: We had established that we liked the Occitanie region and we knew we wanted village life—at least my wife did. I thought I wanted to live up a track miles from anywhere. I'm happy to admit she was right. So we started looking for a village with local shops and services in walking distance. There are many villages in Occitanie but something about Cessenon simply jelled with us. We also liked being close enough to Béziers for the cinemas, theater, medical services, and airport.

LC: How many properties did you look at before you chose your home?

DG: We looked at the details of about 120 properties and actually visited 12.

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LC: Did you rent here before you bought your home?

DG: Not long term, no, just a two-week holiday let. At the age of 70, with house prices rising quickly in 2006, we felt that we needed to make a quick decision, and we did.

LC: You have told me that you don't speak French and your wife speaks enough to get by. Has that prevented you from settling in?

DG: No, but I can see that the more you speak French, the more you appreciate why you have moved to a new culture. Both of us have weekly lessons in the village, and our *femme de ménage* (cleaner) comes to the house once a week and that ends up being a conversation lesson. There's also 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.

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## What's On Locally

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This area offers so much to do, particularly if you are active and like to get out and about.

- A visit to the beautiful 12<sup>th</sup>-century Abbaye de Fontcaude, just 10 minutes from Cessenon. The website is all in French, but there are some good photos. [www.abbaye-de-fontcaude.com](http://www.abbaye-de-fontcaude.com)
  - St Chinian, the center of this wine-producing region, is a 10-minute drive. Every Sunday there is a typical farmer's market, where you can buy and often try fruits and vegetables, cheeses, wines, olive oil, breads and honey, sausages and ham, and mussels from the nearby Mediterranean. During the vacation seasons the market grows even bigger to include artisanal products and freshly cooked local, and sometimes Spanish, dishes. You can pass a very happy morning wandering through the market, making your purchases, and then retiring to a shady bar for a cool drink on a terrace to people-watch.
  - Béziers, with its smart shopping and daily markets, is half an hour by car or public bus. There are cinemas (one plays movies in English: <http://www.moncine-beziers.com>), theater, many restaurants, a big tourist office, and much more. For your first trip to Béziers, I would recommend going by bus from Cessenon. Béziers' road system is like a snails shell, and there's a tricky one-way system that makes it a confusing town to navigate at first.
  - *Rencontres Vignerones*, which roughly translates as "meet the wine growers," is where each year, from May to September, the local wine growers of the area organize a series of visits (125 listed) to local vineyards. The visits include a walk, wine tasting, picnic, or meal at the vineyard and the opportunity to buy wine direct from the grower. It's a
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wonderful way to really appreciate and understand the importance of wine in this region.

- Road cycling and mountain biking. This is the best road cycling I have ever experienced—no cars, perfect road surface, undulating to hilly, great views, with wonderful cafes to recharge. *Magnifique!* You can rent a good quality bike in the village (<http://ludwig.Henryetta.perso.sfr.fr/home-en.html>).
- Walking and hiking in the Haut Languedoc National Park, there are many idyllic walks with rivers, gorges, woodlands, and Garrigue (soft leaved scrubland). Brochures are available at the tourist offices in St. Chinian or Béziers.
- It is a five-minute drive to the canoe center at Real ([www.base-reals.com](http://www.base-reals.com)). Since first coming to this area, this canoe outfitters has changed from a scruffy little set-up to a modern, clean and efficient business—a sign of the increasing popularity of this area. Or head to Canoe Roquebrun, just 15 minutes away.
- Horseback (or donkey) riding at Berlou (a 10-minute drive).
- For river and lake swimming, many people think of the Mediterranean as having the best beaches in the Hérault, but, in my opinion, the river beaches are a far more pleasant option. Cool, crystal clear, safe water and often your own pool for the day to plunge into. You will need to wear water shoes to protect your feet from pebbles and stones. Many people like swimming in Cessenon, where there is a river beach. I prefer Real (five minutes away), Roquebrun (12 minutes away), and the Gorge d’Héric (20 minutes away) where the water is deeper. Go to [www.creme-de-languedoc.com/Languedoc/beaches/index.php](http://www.creme-de-languedoc.com/Languedoc/beaches/index.php) for a comprehensive listing of all types of beaches.
- There are local 1<sup>st</sup> and 2<sup>nd</sup> category fishing sites. There is an association in Cessenon that you must join to get a permit.
- Excursions on the Canal du Midi. Boats can be rented for the day, week, or month at the village of Trèbes.

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## Properties

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As with most places, houses are cheaper to buy and easier to rent in the winter off-season. There are fewer visitors so properties sales are slow, and there’s better chance of a bargain. When looking at central village properties in Cessenon, buyers should be careful to take into account the aspect of the property. If you get it wrong, the winter will seem much longer than it really is. While one property is bathed in winter sunshine; another could be quite dark and cold. If you get it right, you could have a bright sunny house for most of the year. If you have time and the budget, try to visit at its best (probably spring and early summer) and worst, or greyest, time of year.

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## To Buy

During a conversation I had with a British expat, he told me how 15 other expats, during a dinner party, had all admitted to having been surprised by the low winter temperatures. None of them had rented before they bought their homes. Be prepared and not shocked by the climate. A fireplace for the cooler months is a great asset.

This area has everything on offer, from tiny, ancient barns to completely renovated expat homes. This area has historically had a strong holiday-rental market (see “Renting Property”), making it a place suitable for part-time living and part-time renting. Occitanie is regularly voted one of the **top five most popular tourist regions in France** (after Paris, Provence-Cote D’Azur, and the Alps).

## Realtors In Cessenon

Caroux Languedoc: the manager Guisti Florent speaks English ([www.caroux-languedoc.com](http://www.caroux-languedoc.com))

Maxea: [www.maxea.fr](http://www.maxea.fr) (the owners are Dutch and speak fluent English and they have a related property rental company called Moerland, [www.moerland.com](http://www.moerland.com))

Agence GTi: run by the very helpful Philippe Godier, a local who speaks English ([www.agence-gti.fr](http://www.agence-gti.fr))

## To Rent

The only way you’ll really know if Cessenon and Occitanie is the right place for you is to go and stay awhile. Cessenon has furnished or unfurnished short- or long-term rentals. If you include a few of the surrounding villages in your search, you will have even more options. Other villages include St. Chinian, Roquebrun, Murviel-les-Béziers, Cazadarnes, and Cazouls-les-Béziers.

Below is a short list of rental companies and their websites. They range from 150–675 euros per week, depending on the season, type, and standard. Longer-term rentals are much less expensive; a monthly rental of 400–600 euros is realistic.

<http://www.moerland.com> (Mainly short stays but has offers properties listed for 12-week stays.)

<http://www.creme-de-languedoc.com/findrental.php> (Mainly short stays.)

<http://www.le-guide.com/acanthus/index.html> (A short-stay facility in St. Chinian, but the owners may be able to recommend other long-stay properties in St. Chinian.)

It’s also worth searching HomeAway.co.uk, Ownersdirect.co.uk, and holidaylettings.co.uk.

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## Getting To Languedoc

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### By Air

There are several international airports to choose from: Béziers, Carcassonne, Perpignan, Montpellier, Nimes, Toulouse, and Barcelona.

Montpellier is Occitanie's largest (but still small and manageable) airport. There are many low-cost direct flights (e.g. Ryanair) from the UK, Holland, Germany, and Scandinavian countries. From the United States, you would have to connect via Paris and fly into Montpellier or via London. During a recent Ryanair promotion, a return ticket from London to Béziers was US\$48.

### By Rail

Traveling by rail is a relatively stress-free and inexpensive way to travel through the region (and on to other European countries if you wish). The company Rail Europe has an informative website with a helpful map section ([www.raileurope.com](http://www.raileurope.com)). You can purchase a rail pass from them so that there are no language difficulties buying tickets at stations. For the best prices, buy your ticket before you leave for Europe.

Note: Rail Europe's offers are available only for North American travelers with permanent residence in the United States, the Caribbean, Mexico, Central America or Canada.

### By Road:

The roads in Occitanie are in good condition and generally, but not always, well signed. Traveling on the *autoroutes* is straightforward, just be prepared for the frequent tolls (*péage*). Sometimes you take a ticket then pay (credit cards are accepted and marked with a "CB" sign) farther along the route or as you exit the *autoroute*, sometimes you have to sling a small amount of change into a net. There are frequent roadside rest and gas stations. Budget hotels do not exist right next to the interstate as in North America. However, the B&B industry is well established in France. A quick online search will list several websites with inviting looking properties, and many are run by English-speaking owners.

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## Places To Visit Further Afield

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The countryside is so varied and there are so many sites of interest in the area that you really should never have a dull moment. Here are just a few places that would make great one-, two-, or multi-day excursions:

- The Canal du Midi: The tree-lined UNESCO World Heritage Site attraction is perfect for easy walking, cycling, picnicking, and, of course, canal boating. As you glide along the tree-lined banks, you see painters with their easels and 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 Béziers (25 minutes away), where you can see the impressive Nine Locks of Fonseranes.
- Carcassonne: The Medieval Cathar citadel is another UNESCO World Heritage Site.
- Montpellier: This was the capital of the former Languedoc, it was first recorded in A.D. 985.
- Mediterranean beaches: You can be at the beach in just 40 minutes, including Cap d'Agde, the largest nudist beach in Europe.
- Skiing: Occitanie has over 75 marked ski trails, stretching over 450 miles of the Pyrenees. A six-day lift pass for Font Romeu (the best known resort) was around 180 euros during my last visit. There's also extensive cross-country skiing and family-friendly resorts. The nightlife is not exactly jumping, but that's probably a good thing. In theory you could be on the beach in the morning and skiing in the afternoon.

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## Industry

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The main industries of the Hérault department are agriculture and tourism.

For many years, the former Languedoc had a sleepy existence under the hot Mediterranean sun, it was in many areas still is an area of unemployment and under-employment, where subsistence living is accepted. Now, or at least before the worldwide economic crisis, the region shook itself awake and has diversified its industries to include telecommunications, biotechnologies, air and space transport, and eco-tourism, but these are still outnumbered by wine, wine, more wine, and an increasing amount of olive oil.

Everywhere you look there are vineyards and most people are involved with some aspect of wine-making, whether for their own consumption or to add to the village cooperative. Occitanie is gradually shaking itself free of its *vin de table*, plonk, image with some great names emerging, particularly from the St. Chinian area. The wine critic Jancis Robinson writes all about the Occitanie wines ([jancisrobinson.com](http://jancisrobinson.com)).

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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 and closed down all six of the mills in the Hérault. Pyrenees-Orientales, Aude, Hérault, Gard, and Lozère alone produce almost 700 tons of olive oil a year, comprising 17% of French production. Olive oil is as much a part of French food as is its wine and it's almost as varied. There are 400 varieties of olive, this region grows about eight.

Tasting olive oil is one of the delights of the weekly market at St. Chinian (during summer months), where bowls of different oils are set out with hunks of bread.

The principal areas of tourism lie along the Mediterranean coast, with Cap d'Agde, La Grand Motte, and Sète attracting huge numbers of visitors from all over Europe.

Montpellier has a growing number of high-tech and biotech companies locating there.

There is something very enticing about Occitanie, particularly if you are searching for a calm, laid-back existence with the option to spice it up with history and culture. You can be on a Mediterranean beach in 30 minutes, ski in the Pyrenees in under two hours, always revel in the beautiful countryside, and even travel to Spain in under two hours. The quality of life is super, with little if any crime.

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# Special Reports—Prime Living Options

## The Marais, Paris: From Swamp To Marsh To *Magnifique* By Abby Gordon

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The Marais literally means “marsh,” and that is exactly what this Parisian neighborhood was one thousand years ago. Before the area was drained into a fertile marshland, it was a swamp, and unfortunately the swamp-like odors remained even centuries after the transformation. Narrow cobblestoned streets, exposed stone, and beamed-buildings with slanted walls and rooflines are still a common sight, a testament to the Marais’ medieval history.

As early as the 13<sup>th</sup> century, the Marais began to serve as the heart of Paris’ Jewish community. Today, the Marais is one of Paris’ most trendy and desirable neighborhoods. It is the hub of the gay community in Paris. The Marais is also home to many restaurants, cafes, and boutiques, many of which stay open on Sundays, an unusual practice in France.

Despite this modernization, the Marais still retains so much of the medieval character that was bulldozed in the 19<sup>th</sup> and 20<sup>th</sup> centuries for bigger and better structures in other parts of the City of Light—but thankfully not the medieval smell. The most prevalent smell these days emanates from the numerous seductive *boulangeries* (bakeries) and *pâtisseries* (pastry shops). Built on what was once swampland, the land where my Marais apartment sits is not even deemed a flood zone.

Just about anyone who took French in high school has thought, seriously or hypothetically, about moving to France one day. The romanticism of Hemingway’s Paris or “Midnight in Paris” does still permeate central Paris, but it is juxtaposed against a certain reality that is not always as rosy. I am an American expat who has lived and worked in Paris for the last six years and who recently purchased property here in the Marais, one of Paris’ most loved neighborhoods. In the following pages, I will confirm and expand upon the romantic notion of living in the Marais, as well as provide you with a dose of pragmatism to arm you for such an endeavor.

### Overview: Why The Marais?

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There is no shortage of material—histories, travel literature, guide books, websites, you name it—on Paris. While some of the information covered here will apply to any neighborhood in Paris or even any destination in France, I focus in particular on life in the Marais.

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So what makes the Marais stand out from the other districts of Paris? To live in the Marais is to live in the heart—geographic, cultural, historical, architectural, and social—of this city that is considered by so many to be the ground zero of refined western culture. When you look through those rose-colored glasses at the romantic Paris of literature and movies, the cityscapes in your memories may well exist in the Marais. Take a look at my [video of the Marais](#), a brief, colorful tour of this beautiful slice of Parisian life.

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## Culture? Look No Further...

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The Marais oozes culture and history. The neighborhood has an excess of historical sites and museums:

- Place des Vosges, including the home of Victor Hugo
- The rue des Rosiers and the historic Jewish quarter
- The Pompidou Center
- Hôtel de Sully
- Hôtel de Sens
- The Cognacq-Jay Museum
- The Picasso Museum
- The National Archives
- The Carnavalet Museum
- The European Photography Museum
- The Hôtel de Ville (including temporary exhibits)
- The Memorial of the Shoah
- The Museum of Jewish Art and History
- The Museum of the Hunt and Nature
- The Agoudas Hakehilos Synagogue
- The Nicolas Flamel and François Miron historic houses

...to name just a few. And if you expand the list to include other landmarks within a 20-minute walk, you add Notre Dame, Sainte-Chapelle, La Conciergerie, the Pantheon, the Louvre, and countless more. For access to the heart of Paris, there is no better location.

The Marais is also a breeding ground for café culture, an epicenter of fine cuisine, and home to many a cozy bistro and open air market. Foodies will not be disappointed with the offerings within a stone's throw of their front door.

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## An Interview With Nicholas Hardy: Poet, Architect, And Retired American Expat Resident Of The Marais

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AG: Why did you choose the Marais over other neighborhoods in Paris?

NH: I'd say my partner and I chose the Marais for its charm, its architecture, and its history, certainly its proximity to central Paris and the good Metro lines. We live in a building that once formed part of an ancient convent and we are just minutes from excellent small food-shops and restaurants, not to mention the markets and tourist sites. For example, the Paris Opera is less than a 15-minute walk, Notre Dame the same. Dare I say it? BHV (Bazaar de l'Hôtel de Ville Department Store), with its superb basement hardware—a destination of choice—is close by as well.

AG: Were any other neighborhoods close contenders?

NH: We looked around the rue Montorgueil, as well as other parts of the 3<sup>rd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> arrondissements. We kept returning to the Marais, however. It just seemed better located, and you can't beat the sense of history walking the streets here.

AG: What is your favorite part about living in the Marais?

NH: I would say the proximity to good restaurants, museums, the Carnavalet is a favorite, and ease of transportation. And of course the Seine for a beautiful walk in the evening after dinner.

AG: What is the biggest drawback to living in the Marais? To living in France in general?

NH: To living in the Marais, probably the crowds and the traffic. It can be quite congested on weekends. It goes beyond "lively." But of course, this is a city, not the country. To France in general, I don't see any great drawbacks to France. We both speak French more or less and are committed Francophiles, so we tend to view this all as a great adventure. There are so many things the French do better than we do in the United States.

### A Pretty Penny

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Of course this could-be utopia is not without its drawbacks. Paris is an expensive city and the Marais is one of its most expensive neighborhoods. Property prices, both for owning and renting, are sky high for little space. With these heightened prices come more expensive groceries, boutiques, dry cleaners, restaurants—you name it—than in most other neighborhoods, with the notable exception of the other expat-invaded Parisian neighborhood, Saint-Germain-des-Prés. I discuss the cost of living in the Marais in further detail below.

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## Rain Or Shine

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One more noteworthy negative: I have never heard of anyone moving to Paris for its weather. While it is fairly mild compared to some regions of the United States, averaging a high of 8°C (46°F) in December and January, its coldest months, and highs of 25°C (77°F) in July and August, the warmest months, there is not what we might call an abundance of *beau temps*. Rainfall is high year-round, with slight average dips in January and September. With an average 12 to 15 days per month with some form of precipitation, Paris rivals London for number of bleak, gray days. At least there's plenty to do indoors on those rainy days. And the other good news? There is rarely snow in Paris. When those flakes do fall, they rarely stick. And when they stick, they don't stay around for long.

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## A Very Short History Of The Marais

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In medieval times, I would have lived on passage du Petit-Saint-Antoine, which was then absorbed by rue des Rosiers. From the 13<sup>th</sup> century until the Dreyfus Affair, I would have lived on rue des Juifs (street of the Jews). Post-Dreyfus Affair, I now live on rue Ferdinand Duval, named after a municipal council member (or the first guy they thought of when they decided rue des Juifs was bad publicity). The history of my little one-block street in the Marais is a good reflection of the history of the *quartier*.

Famous residents of the Marais have included (until guillotined) Maximilien de Robespierre of French Revolution fame in the 18<sup>th</sup> century, and literary icon Victor Hugo in the 19<sup>th</sup> century. Among the 64,000 or so Marais residents counted in the last census is Dominique Strauss-Kahn, known for his role in French politics, his leadership in the International Monetary Fund, and...uh...other things too.

For an enthusiastic guided exploration of the Marais, chock-full of historical anecdotes, I highly recommend Paris Walks' Marais Circuit 1 and Marais Circuit 2 walking tours on your next visit ([www.paris-walks.com/](http://www.paris-walks.com/)). In the meantime, here is a *very* brief history that could make Jules Michelet, author of *Histoire de France*, roll over in his Père Lachaise grave.

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## The Ancient Stuff

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In the 3<sup>rd</sup> century B.C., Celtic fisherman settled Île de la Cité, and in 52 B.C., Julius Caesar snatched up what is now Paris for the Roman Empire. The city of Lutetia, later renamed Paris, saw the beginning of a modern era with the initiation of the construction of Notre Dame Cathedral in A.D. 1163. Meanwhile, the swamp to the northeast of the cathedral was drained

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and became a fertile marsh or *marais*, and, in 1176, Louis VII declared the area the vegetable garden of Paris and deferred to the local religious orders to tend the land.

## Medieval Milestones And Renaissance Resurgence

Around 1360, new walls of the city were erected to include the Marais, and Charles V becomes the first of many kings and other nobility to live, at least part-time, in the district. By the 16<sup>th</sup> century, many of the streets bore the names they still bear today.

At the start of the 17<sup>th</sup> century, King Henry IV ordered construction of the Place des Vosges, with its iconic red-brick and stone arcades and steep slate roofs. Mansions started cropping up on every corner and more than 200 remain in today's Marais.

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## Jewish History

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Jewish history in the Marais dates back to medieval times, when the Jews were expelled from the walled city of Paris, which did not yet include the Marais. Over the centuries, the community expanded around what was known as the *Pletzl* ("little place" in Yiddish), which covered the area enclosed by Place Saint-Paul to the south, rue Vieille du Temple to the west, rue Pavée to the east, and rue des Rosiers to the north.

In the late 19<sup>th</sup> and early 20<sup>th</sup> centuries, the population grew, with immigration primarily from Eastern Europe and later also from Northern Africa. At the turn of the 20<sup>th</sup> century, the conviction for treason of Jewish military officer Alfred Dreyfus drove anti-Semitism to new heights in France. It was with this back-drop that the Parisians turned their backs on fellow Parisians. In July 1942, the Paris police, in complicity with the Nazis, rounded up many of the nearly 9,000 Jews living in the Marais (and more than 13,000 Jews in total). Many of the victims were eventually sent to Auschwitz. It was not until 1995 that the French government, represented by President Jacques Chirac, apologized for its complicity.

Today, the Marais' Jewish community has largely been pushed out not just through anti-Semitism but by soaring real estate prices. Nonetheless, noticeable exceptions remain: synagogues, religious paraphernalia shops, bakeries, and the ubiquitous falafel eateries, to name a few. Most iconic of these falafel restaurants is of course L'As du Falafel on rue des Rosiers—though my personal favorite is the less commercialized Pitzman on rue Pavée. Another notable legacy of the Jewish tradition in the Marais is that a number of shops and restaurants are closed on Saturdays but open on Sundays.

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## Marais Pride

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With all this talk of historical importance, it is easy to surmise that the Marais has already seen its glory days. This is far from the truth. The neighborhood has evolved by leaps and bounds beyond the sewage-filled street-ghetto of medieval times and has seen a marked “trendification” in just the last decade or two.

After World War II, the Marais was in bad shape. Buildings were crumbling. The neighborhood was to be flattened and rebuilt from scratch. But conscious of its historic importance, Minister of Culture André Malraux put the neighborhood under a protection order in 1962 and thwarted any demolition. Slowly, with the help of state money, the city mansions were renovated (including the Hotel Salé, now the Picasso Museum, renovated in the 70s and once again this year).

Little by little, the gay community started moving into the Marais, and with it the cafes, wine bars, restaurants, boutiques, and unfortunately the higher prices, that often follow this trend-setting population. By the mid-1980s, the Marais, and in particular its southwestern corner, became known as Paris’ gay neighborhood.

The beauty of the Marais’ modernization is its ability to progress without losing its traditional character. Strict zoning laws protect the architectural and historical magnificence of the neighborhood. Nonetheless, modernity does have its place in the neighborhood. There is construction everywhere you look, some new developments and some representing renovations of older buildings. Most notably, 2013 saw the renovation of a 1640 mansion, Hôtel Voysin, in the 3<sup>rd</sup> arrondissement, into 50 condos. The eastern end of the 4<sup>th</sup> arrondissement will see the completion of a new condo building along the Seine. This structure, called the Nouvelle Vague (New Wave), will offer 73 residences on Quai Henry-IV.

One initiative of city hall and the 4<sup>th</sup> arrondissement’s mayor’s office is to continue making the Marais more and more pedestrian friendly. The Sunday pedestrian and cyclists’ zone (from 10 a.m. to 6 p.m.) keeps expanding so that it now stretches throughout a large section of the neighborhood.

## A Lesson In Geography

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The neighborhood known as *Le Marais* is composed of the 4<sup>th</sup> arrondissement to the south and the 3<sup>rd</sup> arrondissement to the north, which combined cover less than 3 square kilometers of Paris’ 87 square kilometers held together by the *boulevard périphérique*, or beltway. Three square kilometers makes the district roughly the size of New York City’s Central Park.

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The Marais is on the Rive Gauche (Right Bank), stretching between the Centre Pompidou and Hôtel de Ville (Paris' city hall) in the west and Bastille to the east. The River Seine forms the Marais' southern border, although the 4<sup>th</sup> arrondissement also claims the Seine's most famous islands, Île Saint-Louis and Île de la Cité—at least the eastern half that includes the world famous Cathedral of Notre Dame— as its own. The 3<sup>rd</sup> arrondissement is often referred to as the Upper Marais—Haut-Marais, not to be confused with *marée haute*, which means “high tide.”

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## Transportation At A Glance

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### ***Allons-y!* Let's Go!**

Most major cities in North America and Europe and many other cities worldwide have direct flights to Paris. That's the easy part. Unfortunately, there is no good way to get from the airport (likely Charles de Gaulle, or “Roissy” as the natives call it, if you are flying internationally) into the city. But there are numerous OK ways, including private car service, public taxis, shared car service, city bus (direct from Charles de Gaulle to Opéra), Air France coach buses, and the RER (commuter rail train). The RER costs only 9.50 euros each way and in about 45 minutes you can travel to Châtelet-Les Halles, just a few minutes' walk or one Metro stop from the western edge of the Marais.

There are two great things about living in Paris when it comes to ease of access. First, your weekend travel possibilities are practically unlimited. Even if you don't drive, you will never run out of fabulous destinations accessible by train or a short plane ride. The second advantage, coupled with Paris being Paris, is that everyone will always want to come visit you. Trust me, you will never feel alone in Paris—your friends and family will be on your doorstep before you know it.

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## About Town

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Others may disagree, but in my opinion, the Paris Metro is the best in the world. With the exception of the annoyance of getting to and from the airport, it's easy to move around in Paris. Nothing within the city walls is more than 30 to 45 minutes from the Marais by Metro or bus, and most of your destinations will be accessible by foot. Line 1 runs east-west through the heart of Paris' right bank, and anywhere in the 4<sup>th</sup> arrondissement will be within a 5- or 10-minute walk of either the Hôtel de Ville or Saint-Paul Metro station. Lines 3, 4, 8, 14, and 11 also run through the Marais. If you prefer the bus (which is also handicapped accessible; the Metro stations are not always), the network is excellent. Both the Metro station and the

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*abribus* (bus-stop shelters) have electronic signs indicating how many more minutes there are until the next Metro or bus is due to arrive. Compared to the United States this is high-tech.

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## Ready To Leave Already?

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Whenever possible, I prefer to travel by train. The Marais' great advantage in this respect is proximity to the Gare de Lyon and the TGV high-speed train, and I'm not just talking Acela-speed) service to the south of France. Door to door from the Marais, you could be in Bourgogne-Franche-Comté in less than three hours or Avignon, Aix-en-Provence, or Marseille in less than four hours.

If flying is more your style, the Paris region is home to three international airports: Charles de Gaulle-Roissy to the north, Orly to the south (an easy taxi ride from the Marais at off-peak hours), and Beauvais (with coordinated transportation from Porte Maillot, also along Metro's Line 1). The proliferation of low-cost airlines in recent years has seen the number of destinations reachable by direct flight soar.

If you prefer to rent a car, the good news is that rental car rates are generally much lower in France than in the United States. The bad news is the traffic getting out of Paris seems to have only gotten worse in recent years, despite Mayor Bertrand Delanoë's continued attempts to discourage car traffic in the city. But be forewarned: These lower rental-car rates only apply to manual transmissions; automatic transmissions are few and far between and double the price.

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## The Expat Community

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Opportunities for social connections are crucial when moving to new place. And while it would be a shame to stick entirely to an expat world in Paris, the biggest mistake one can make in this city is to shun that expat community. In all likelihood, those other expats will end up being your closest friends in Paris, so it's best to start getting to know the community right from the start. The Marais arguably offers the best of both worlds for expat residents: the ability to toggle between an Anglophone home-away-from-home and France.

Roughly a quarter of the Marais' population was born outside metropolitan France, so as an expat living in this neighborhood, you will certainly not be alone. For some, it's actually a negative that so much English can be heard in the streets, cafes, and restaurants of the Marais. But aside from the sheer numbers, the organization of the expat community is impressive. Few foreign cities have as strong and as established an Anglophone expat community as Paris.

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## Social Groups, Political Organizations, And Business Networks

A number of social groups of expats and other internationally minded residents have sprung up in Paris, enabled by the Internet. Meet-up groups cover just about every interest you could imagine. Networks such as A Small World ([www.asmallworld.com](http://www.asmallworld.com)) and InterNations allow for online networking and also organize frequent events in Paris to bring people together.

Both Democrats Abroad ([www.democratsabroad.org/group/france](http://www.democratsabroad.org/group/france)) and Republicans Abroad ([www.republicansabroad.fr](http://www.republicansabroad.fr)) have strong roots in Paris and organize frequent events, particularly running up to elections. On U.S. election night the groups sponsor election night parties that run until the results are in and then some.

WICE ([www.wice-paris.org/](http://www.wice-paris.org/)) is an Anglophone association that focuses on easing expats' transition to life in France. The group organizes a number of classes and social, educational, and cultural activities, but is perhaps best known for their annual writers' conference. WICE also coordinates a number of volunteer positions (see below for more details).

American Chamber of Commerce in France ([www.amchamfrance.org/en](http://www.amchamfrance.org/en)) offers a number of networking opportunities for its members (or employees of members).

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## God Still Speaks English, Even In France

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Paris has several English-language religious communities, including the American Cathedral (Episcopalian, in the 8<sup>th</sup> arrondissement), the American Church (interdenominational Christian, in the 7<sup>th</sup> arrondissement), and the Unitarian Universalist Fellowship (7<sup>th</sup> arrondissement).

The American Church of Paris ([www.acparis.org](http://www.acparis.org)) first started in 1814, earning recognition as the first American church outside the United States and its territories. In addition to the religious services it offers for English-speakers, the American Church is particularly active in the community and, through its Franco-American Community Center, offers educational, social, and cultural activities throughout the week and throughout the year.

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## American Culture In France

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The Mona Bismarck American Cultural Center in the 16<sup>th</sup> arrondissement takes a multidisciplinary approach to promoting American cultural heritage in Paris on behalf of American expats and also as a means of fostering Franco-American cooperation. They offer exhibits, talks, workshops, concerts, and a number of other opportunities and events throughout the year. Currently, in conjunction with the Museum of Fine Arts in Boston and in recognition of November as national photo month in France, they are displaying an exhibit of

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Yousuf Karsh's celebrity photographs. Amongst those captured by this Armenian-Canadian-American photographer are JFK, Charles de Gaulle, Bill and Hillary Clinton, Ernest Hemingway, Princess Grace of Monaco, Brigitte Bardot, and Albert Einstein.

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## Volunteer Opportunities

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With a work visa and French-language skills, there are a number of opportunities for part-time work. But even without the French-language skills, if your immigration status allows, you may be able to find work, and you will certainly have no problem finding English-language *travail bénévole* (volunteer opportunities).

Espace Benevolat ([www.espacebenevolat.org](http://www.espacebenevolat.org)) has a dedicated coordinator of English-speaking volunteers. The SOS Helpline assists persons with depression or other similar emergencies and is always looking for English-speaking volunteers to help answer calls.

The American Church in Paris organizes a number of volunteer opportunities for English speakers who wish to be more involved in the church community.

WICE is run by volunteers of all ages and nationalities and is always looking for additional hands to keep this organization running and provide the community with classes and events. They have more than 60 volunteers who work in areas such as curriculum development, marketing and communication, administration of the organization, community relations, and website and database maintenance.

### English-Language Books

There are a number of locations in Paris to find English-language books. Just across the river from the Marais is the famous Shakespeare and Company, founded by American expat and veteran George Whitman. Shakespeare and Company embodies the history of so many well-known Anglophone expats.

*Time Out Paris* magazine provides a list of other English bookstores in the city.

If borrowing books is more your style, the American Library in the 7<sup>th</sup> arrondissement not only lends books, but it also organizes frequent talks by authors and a number of other events for adults and children alike.

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## *Parlez-Vous Français?*

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*"Parlez-vous anglais?"* will get you quite far in the Marais. That's if you aren't immediately greeted in English before opening your mouth. It's entirely possible to get along in Paris 99% of

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the time without knowing any French. The other 1% of the time would be when dealing with any of the utility companies—you'll need a good francophone friend to make those calls for you. Despite the increase in English speakers in Paris in recent years, learning French is the key to feeling like you truly belong, and the key to the desire to stay long-term.

Luckily, there are a number of options for learning or bettering your French when you arrive. Of course, you can take traditional courses or private lessons. But a good way to expand your social circle is also to look for a conversation buddy through some of the following online resources:

- Conversation Exchange ([www.conversationexchange.com](http://www.conversationexchange.com))
- Through the innovative speed-dating-style language exchange program, offered at a reasonable cost through Franglish ([www.franglish.eu/en/home](http://www.franglish.eu/en/home))
- Through a Paris-based meet-up group (or join one to practice your French before you leave home)
- Through conversation nights at the American Church (see above).

## TV, Sports Bars, And Other True Essentials (like whole-berry cranberry sauce)

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If you are concerned about not having the comforts of home when you arrive in Paris, know that there is little in terms of Anglophone products that you cannot find in or a hop, skip, and jump from the Marais.

Several online services now allow for watching U.S. and UK TV overseas. If you are outside the United States only, you can pay for a season's subscription to watch major league baseball and football. Several sports bars in town will show the major games.

Almost all foreign movies in Paris are now in original version. And there is no shortage of movie theaters in Paris (see below for more on that).

The Marais is also home to the Thanksgiving store ([www.thanksgivingparis.com](http://www.thanksgivingparis.com)), a shop on rue Saint-Paul that carries pretty much any American product that you won't find in a normal supermarket, and most notably all the products you need to replicate an authentic American Thanksgiving dinner (Ocean Spray cranberry sauce, Jiffy corn-muffin mix, Stove Top stuffing, etc.) You can even order a precooked turkey.

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## The French (Sigh...)

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No discussion of community in Paris would be complete without a discussion of the French. In recent years, there has been a noticeable increase in the number of French people who speak at least some English. Particularly in the Marais, you would likely have no trouble managing with English alone. But it would be hard to live in a community where you interacted with other expats alone.

The truth is the French are not always easy to deal with. At least, the Parisians. Even Parisians complain about other Parisians. Customer service is not what you are accustomed to, coming from the Anglophone world. The French version of “The customer is always right” is “*Le client est roi,*” or “The client is king.” Need I remind you of Louis XVI’s fate? It’s not uncommon for a Parisian shopkeeper to raise his or her voice at you, the customer. A quick example—I was noting down prices at the local grocery store (the Franprix on the corner of rue Roi de Sicile and rue Ferdinand Duval), for the purpose of a grocery list. A manager came over and told me to stop. When I explained that I was writing an article for people who are thinking of moving to the neighborhood (i.e. I was not working for the competition), he rightly pointed out that I did not have an ID card stating that I did not work for another grocery store. When I told him I was trying to promote the neighborhood, he told me the Marais already had publicity and there was no need for me to provide more.

There is a disconnect in the logic that I will never understand, and you just learn to accept it. But there are also certain customs you will learn over time that make getting along with the French easier. For example, if you go in a store and do not say, “*Bonjour, Madame*” or “*Bonjour, Monsieur*” to the shopkeeper right away, it’s you who is being rude and you will not be treated well.

It is not always easy to make friends with Parisians. In large part, this is because they have a strict definition of *amis* (close friends) and if you are not a cousin, not a friend from *maternelle* (nursery school), or a friend from the first week of university, you are unlikely to make the cut. The door is a bit more open for potential *copains* (buddies), but you are often reminded that you are not in the higher ranks of friends.

All this being said there are lovely French and even lovely Parisians out there. It just takes a bit of time to find them. My closest French friends are generally ones who have lived overseas at some point and have a more open mentality. Once you get to know the local shopkeepers and restaurateurs and they get to know you, all of a sudden the customer service is sky high.

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## Cost Of Living—The Good, The Bad, And The Ugly

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Paris is a major city and the Marais is central Paris and among the most expensive Parisian neighborhoods. While a falafel at Pitzman will run you only 5.50 euros to-go or 6.50 euros eating-in, an average three-course dinner out with wine may cost ten times that, and a few restaurants in town will run you 100 times more. As with any city, there's a range of prices. As a comparison for you, I would say that overall, Paris is a bit cheaper than London or Manhattan but a bit more expensive than Boston or Washington, D.C. Your essential costs may be reasonable, but there is a limitless supply of non-essential expenses that may be hard to resist. Your actual budget will depend on your personal priorities and how much you travel, dine-out, go to a show, etc. A couple owning a one-bedroom apartment outright (i.e. not including a monthly mortgage) could live comfortably from 1,600–1,800 euros, and a couple renting a one-bedroom apartment would need to add about 1,700 euros to that figure for their monthly total.

Senior discounts do not seem to be as common as student or youth discounts in France. Nevertheless, there are notable rate reductions on the SNCF trains (generally about 25% off or more with a senior's card) and some museums offer discounts for those older than 60.

### *La Bouffe (Food)*

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As I mentioned above, the cost of *la bouffe* is quite variable, depending on your tastes and how much you eat-out versus cooking.

The Marais, while an expensive neighborhood in terms of rent, does seem to have more options for lower-cost dining than some neighborhoods, particularly compared to the neighborhoods in the more residential western side of the city (for example the 7<sup>th</sup> and the 16<sup>th</sup> arrondissements).

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### Here's a short grocery list to give you an idea of prices in the Marais:

Grocery Item	Quantity	Price
Imported butter	250 g	€1.73
Milk	1 liter	€1.48
Orange juice	1 liter	€2.18
Pepsi	1.25 liter	€1.79
Wine	750 ml	€4.50 and up
Beer	6 bottles of 1664	€5.71
Water	1 liter	€0.65
Sliced local ham	160 g	€2.92
Chicken quarters	280 g	€3.92
Sirloin beef	600 g	€12.05
Apples	1 kg	€1.75
Bananas	1 kg	€1.99
Eggplant	1 kg	€3.79
White potatoes	1 kg	€1.75
Broccoli	1 kg	€4.49
Ketchup	460 g	€1.76
Skippy peanut butter	350 g	€4.66
Sliced white bread	1 loaf	€2.35
Toilet paper	8 rolls	€4.49
Laundry soap, local brand	1.8 liters	€9.03

My strategy for keeping to a budget in Paris, while still eating out and eating well, is twofold: non-French food and picnics. First, I don't waste my money going to mediocre French restaurants. I don't go to the expensive ones either, but I find that you need to spend between about 40–60 euros per person for a worthwhile two or three course meal with wine. So, when I want to eat-out well and eat for less, I choose a non-French restaurant. You can get a decent Japanese, Thai, or Italian meal for as little as 15–25 euros per person. Second, I mix up the restaurants with picnics in the nicer weather. Picnics are a great way to be social and out with friends and keep costs low.

On the topic of picnics, there are a few food items that seem incredibly cheap in Paris, and they happen to be the building blocks of any good picnic: wine, bread, and cheese. You can have an excellent meal for 10 euros per person, and your view may likely be better than from any restaurant. Baguettes are generally a fixed price in Paris at 0.85 euro. Cheese prices vary, but you can get a great chunk of goat cheese for around 3.50 euros.

Paris convention centers host a number of wine fairs each year, where you can taste your wine before purchasing and you pay the price you would pay at the vineyard. I have purchased a



number of excellent *blancs*, *rosés*, and *rouges* from these fairs for between 4.50–6 euros per bottle.

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## Utilities And All That Jazz

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I discuss the housing market—both renting and buying—below. Although housing prices run high, most of the fringe costs are much lower than in the United States. For example, I own property in the state of Maine and pay approximately US\$3,700 per year in property taxes. For my Marais apartment (which is valued at about 30% more than the property in Maine), I pay roughly 700 euros, or about US\$900, per year. My electricity bill (including electric heat) for a 34-square-meter (365-square-foot) apartment runs about 40 euros per month. My *charges de co-propriété* (condo fees) run about 140 euros per month. In Maine, I pay about US\$160 per month for cable TV and Wi-Fi Internet. In Paris, I pay just 30 euros per month (incredible!) for cable TV, Internet (DSL including Wi-Fi), and a landline (also through DSL, which allows me to make landline calls to over 106 countries for free and to U.S. and Canadian landlines and cellphone for free). Just about every service provider in France (SFR, Orange, Noos, Free, etc.) has similar rates.

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## On The Move

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A monthly *Navigo* card, the Metro pass, will run you just over 65 euros per month, and you get a slight discount if you sign up for an annual subscription. If you tend to stick close to home, though, the monthly pass may not be worth the money. Use of your own two feet will only run you about 8.40 euros per month in *ampoule* (blister) bandages!

About six years ago, the mayor of Paris introduced a virtually free bike-sharing service. Called *Vélib'* (short for *vélo libre*), users pay 29 euros per year and have access to a network of more than 20,000 bikes available in and around Paris at more than 1,800 stations. The first 30 minutes are free (or first 45 minutes with a slightly higher annual subscription fee of 39 euros). If you would like to ride longer (and do not want to be charged), just put your bike back at one of the stations, wait five minutes, then take another bike. The clock will restart. It's a fabulous system, but I must say, you need nerves of steel to ride a bike in most parts of Paris. Some brilliant person thought up the idea of bikes sharing a lane with the crazy taxis and the wide public buses...cycle at your own risk!

The greatest saving when you live in the Marais is that you do not need a car. In fact, you'd be a little crazy to have a car there—it would serve only for getting out of town on the weekends and the price of parking would far exceed the price of an occasional car rental. I find rental cars to be much cheaper in Paris than in the United States. I usually rent through

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[www.autoeurope.com](http://www.autoeurope.com) (for longer term rentals) or [www.autoescape.com](http://www.autoescape.com) (for long weekends). For a two-week and also a two-month rental this year, AutoEurope charged me about US\$15 per day. Of course, expect to pay about double what you would in the United States for gas and a significant amount in tolls if you take the *autoroutes*. (Roughly, tolls cost about 10 euros per hour of driving.)

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## Cultural Events And Exhibitions

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The mayor's office is just one entity that sponsors an immense number of cultural events each year, and many of these events are entirely free. For example, the Hôtel de Ville (town hall) always has some exhibit up (usually featuring photography) that is free to the public. In the summer, there are free concerts. Fête de la Musique on June 21, the longest day of the year, sees concerts on nearly every corner of the Marais. In October, Nuit Blanche is an evening when most sites open their doors to the public at no cost, until the wee hours of the night. *Vernissages* (gallery openings) are quite common, though often by invite only. You can always find some sort of free entertainment in the Marais!

### Clothes And The *Soldes*

While the price of clothing runs high, summer and winter sales (*soldes*) offer incredible discounts if you have the patience to battle the crowds. Sale dates are dictated by law, and even the start of the second and third price reductions is set by the government, so all stores lower their prices on the same day. It took me a while to get my head around this concept when I first moved to France. But the sales are a phenomenon that seems to take over the whole city for this twice-yearly three-week period.

On the topic of clothing, one service in Paris that, in my opinion, is priced astronomically high with no real alternative available is dry cleaning. If you move to Paris, don't bring any clothes that need to be dry-cleaned!

### Splish Splash

Joining a gym can be pricey (or not, if you don't mind a dirty gym that's only open a few hours a day). But there are two notable deals in the area of fitness: public pools and sporting goods.

Paris houses 38 public pools, listed on [www.piscine.equipement.paris.fr](http://www.piscine.equipement.paris.fr). For all but five of the pools, the entrance fee is only 3 euros or 24 euros for 10 entries or 37 euros for a three-month pass. A number of the pools are open at night (at least on certain days) and some are outdoors. The pools offer group classes, but they also offer affordable lessons. It is just 13 euros for a 30-

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minute lesson or 56 euros for six lessons. One of the public pools is located in the Marais: the Saint-Merri pool at 16 rue du Renard.

My favorite store in France is Decathlon ([www.decathlon.fr](http://www.decathlon.fr)), your source for any and all sporting goods imaginable (and some you never knew existed). It's also the one store that seems ridiculously cheap. For most clothes, electronics (camera, iPhone, laptop), and other nonurgent purchases, I purchase in the United States and bring the item back over. But sporting goods and workout clothes I always buy in France. My most recent purchases were a high-tech, thermal long-sleeve shirt for just 7.95 euros and touch-sensitive gloves for use with an iPhone for 6.95 euros.

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## The Big Screen

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I am convinced that Paris has more movie theaters per capita than any other city in the world. (Some brief Internet research told me that in fact Bombay holds this title, but I just don't believe it.) More than 300 films per week play somewhere in Paris' city limits, and while each individual *scéance* (showing) is not cheap (about 10.90 euros, on average), it is possible to make movie-going cheap by using and abusing the unlimited pass. The Carte UGC Illimité is currently 20.08 euros per month or 35.50 euros for a pass for two people (seeing the same movie). Gaumont's Le Pass is now at 21.90 euros per month (or 36.80 euros for a two-person pass). Essentially, if on the one-person pass you see two movies per month, you break even, and with three movies per month you save money.

The UGC network also includes MK2 theaters, and both networks cover many of the independent movie theaters, which means that these movie houses stay in business, you still have access to more artsy and independent films, and you can still go to the movies once in a while with friends with the other pass.

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## The Property Market

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There are a number of real estate agencies in the Marais that will assist with property purchases or rentals. One thing to keep in mind, however, is that France does not have a multiple listing service. That means, you cannot work with one real estate agency and ask them to show you all available properties for purchase or for rent; they will only show you their own listings. Searching for an apartment can therefore be a frustrating and time-consuming process. Many agents will simply not call you back.

If you do decide to go it alone, there are a few websites that will be useful: SeLoger ([www.seloger.com](http://www.seloger.com)) is probably the closest you will come to a multiple listing, with most rentals

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and homes for sale listed there. Another handy website is [www.pap.fr](http://www.pap.fr), with listings posted directly by owners. If you are lucky enough to navigate this system successfully, you can save a fair bit of money by avoiding agents' fees.

Despite the potential cost savings by searching on your own, I would highly recommend hiring a house-hunting specialist to assist you. This person will look at any listings (as they do not generally have their *own* listings) in the first instance for you, and try to be the first to visit. They will help you through the process of renting or buying and signing the lease or purchase agreement, they know which questions to ask, and they can help you with securing a mortgage, if you are purchasing. I would recommend working with Tahminae Madani of both Flat Hunter ([www.flat-hunter.com](http://www.flat-hunter.com)) and France Home Finance ([www.francehomefinance.com](http://www.francehomefinance.com)), Kim Bingham of Philip Hawkes ([www.philiphawkes.com/about.php](http://www.philiphawkes.com/about.php)) or Miranda Bothe of the Paris Property Group ([www.parispropertygroup.com](http://www.parispropertygroup.com)).

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## Buying Property

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The property market in the Marais is not cheap (unless you are coming from Manhattan), but most will agree that Paris and the Marais are unlikely to go out of fashion anytime soon. I am fairly confident that the investment is a solid one—confident enough to have purchased an apartment in the Marais myself. Although overall real estate prices have dropped just slightly in Paris in the last year or two, prices in the Marais have effectively remained the same. While you do not get a lot of space for your money, you do often get more character than you might in other locations and even in other neighborhoods of Paris. For example, exposed stone and/or beams are not uncommon.

Purchasing property in the Marais will run you anywhere from 6,634–16,366 euros per square meter, or more precisely, an average of about 10,890 euros per square meter in the 4th arrondissement and an average of about 10,200 euros per square meter in the 3rd arrondissement. To put that in perspective, an average one-bedroom, 50-square-meter apartment would run you 527,250 euros, or US\$713,487, for a 538-square-foot apartment. Prices, of course, depend on the exact location, the floor (*rez-de-chaussée*, or ground floor, is cheaper if there is an elevator and/or *guardian*—not quite a doorman but a person who lives on the premises and who is generally around to take care of building matters), and how recently the apartment was renovated.

As in any country, there are peculiarities to purchasing property in France, for example, payment of a notary fee that runs about 6% to 7.5%. It's best to be thoroughly informed about the process before jumping in. First and foremost, be sure to understand your financial options before commencing any property search. Securing a mortgage in France as a foreigner is not

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impossible, but you may be subject to higher interest rates and a higher percentage down payment if you are not considered a tax resident of France. French banks are also less accustomed to looking at alternative income sources and can be stubborn about not lending you an amount greater than what would calculate to be monthly mortgage payments under a third of your monthly guaranteed fixed salary or income.

On the topic of cost, I should touch on a subject I know all too well: renovations. The bad news first: It is unlikely you will find a property that is truly in move-in condition. For example, in the United States, prospective home sellers often renovate the bathrooms and the kitchens *before* putting their property on the market. This is rarely the case in France. I completely gutted my Marais apartment, leaving only the original windows and beams. At the very least, there will likely be small tweaks you will want to make before moving in: adding more outlets (the French for some reason don't seem to need more than one or two outlets per room), painting, upgrading the hot water heater, etc. The good news: The bank that gives you your mortgage will likely increase the loan to cover renovations, if you still qualify for the total amount of the loan. Once again, I urge you to have a chat with a mortgage specialist or with your bank *before* you start the search process, so you know all your options.

If you do decide to undertake renovations, you will need to choose whether to manage the project yourself, hire an architect, and/or hire an interior designer. Expect the timeframe and the costs they quote to run over by at least 50%, maybe 100%. AngloINFO France (<http://france.angloinfo.com>) is a great resource for everything to do with renovations.

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## Renting Property

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If you prefer to rent rather than buy, at least at first, expect to spend around 32–35 euros per square meter per month (roughly US\$4 per square foot).

In the 4<sup>th</sup> arrondissement, rentals range from about 25–48 euros per square meter per month (averaging about 35 euros) and 24–43 euros per square meter per month (averaging about 32 euros) in the 3<sup>rd</sup> arrondissement. To put that in perspective, a 50-square-meter apartment would run you on average 1,675 euros per month, or US\$2,268 per month, for a 538-square-foot apartment.

Generally speaking, it is not always so easy to find an apartment in Paris, but once you are in, you are well protected. A standard unfurnished lease is for three years, renewable. The landlord cannot increase the rent by more than the rate of inflation, and you cannot be evicted unless the owner wishes to move back in (and even then, you cannot be evicted in the winter).

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Because of these strong protective measures for renters, unfortunately, you may run into some antiforeigner and anti-nonsalaried-employee bias when looking to rent. Landlords and their rental agencies want to be sure you will be able to pay the rent. It's not uncommon for a landlord to ask for a guarantor.

Otherwise the provisions of a lease you will sign in Paris will be similar to lease terms in other major cities, with a few exceptions. First, it is the occupant, as of Jan. 1, who pays the *taxe d'habitation* (one of the two property taxes), unless you are in a furnished one-year-term rental, in which case the lease *may* provide that the owner pays the property tax. Second, it is generally the renter's responsibility to have an annual checkup of the hot-water heater (*entretiens de la chauffe eau*) and to have the chimney or fireplace cleaned, if you are lucky enough to have a working fireplace.

It's important to check the lease terms carefully—bring along a French speaker to be sure before you sign the lease. See the property section “Housing And Real Estate Agencies In Paris.”

## Part-Time Residence

This seems an appropriate place to discuss the possibility of part-time residence in the Marais, quite common among expats. It is not only common, but potentially feasible financially because the Marais is such a sought-after location for short-term vacation rentals. If you own your home and you are comfortable renting it out when you are away, you can recoup quite a chunk of your costs. Saint-Germain-des Prés is the only neighborhood to rival the Marais for popularity among tourists looking for a short-term rental. Before making this part of your plan, however, I urge you to look into the latest rules and regulations. Officially, rentals in Paris for a term of less than one year are not permitted. That being said, everyone does it. The city is in the process of reviewing the restrictions and determining the best policy going forward.

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## Health Care

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Year after year, the World Health Organization ranks France No. 1 for best overall health care among its 191 member countries. Health care in France is good and it's cheap.

If you are in the French system (i.e. you are a tax-paying French resident) and you have a Carte Vitale, prescription medicine is practically free. But even for those of us not covered by French health insurance, prescription medicines are usually relatively cheap, certainly compared to the United States, due to stricter government regulation of drug pricing in France. On several occasions I have asked for a receipt to request reimbursement from my international health plan only to receive an invoice for not much more than the price of the international postage to mail my claim form.

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At my last visit to the doctor (an appointment I had made only four hours in advance), I was still waiting for my French health insurance card to arrive in the mail (that can take months). So I paid out of pocket: an underwhelming 27 euros for the visit and a total of under 16 euros to fill all four prescriptions the doctor gave me. So even if you do not have insurance, the out-of-pocket expenses are far lower than in the United States, for example.

Living in Paris, you have the added benefit of a plethora of English-speaking doctors. And if you have the time to venture over to Neuilly-sur-Seine (a suburb just on the other side of the *périphérique*, easily accessible by public transportation), you can visit the American Hospital, where most of my American expat friends' children have been born. The American Hospital is much pricier than a visit to a French doctor (around 125 euros for a regular checkup), but it's an option for those who prefer U.S.-style care.

## Residency Restrictions And Taxes Considerations

Moving to any new country unfortunately entails a certain amount of bureaucracy when it comes to residency visas, work visas if you plan to work while overseas, and tax obligations. And when it comes to bureaucracy, no one does it better than the French. French residency visas and French taxes are covered in more detail in the main body of this manual.

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## Setting Up In France

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The French invented the word *bureaucratic*, and there is often a good bit of red tape involved in any seemingly simple transaction of daily life in France. But once you figure out the system, you will see that despite the annoyances, the French system also has its advantages. For more details about setting up in France see the relevant chapters of this manual.

### Opening A Bank Account

This should be the first thing you do when you step foot off the plane. You are no one in France until you have a *carte bleue*, a cross between a credit card and a debit card. You will not be able to set up any of your utilities, buy a movie pass, or do much of anything in France before you have a bank account set-up.

Call your bank in advance to set up an appointment for day 1, and ask them what documents you will need to bring (but don't be surprised when they name a few more when you arrive that they hadn't told you about on the phone). If you are employed in France, it's best to ask your employer if he or she works with a particular bank and can write you a letter of introduction attesting to your salary.

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It is common to be faced with a property Catch 22: you cannot sign a lease until you have a bank account, but you cannot set up a bank account until you have an address in France. Again, call the bank before you leave for France and explain the situation. Ask what you will need to do so that everything runs smoothly. I bank with BNP Paribas, which seems to work with foreigners fairly often, and I have generally had a good experience with them.

Be aware that most French banks (with the possible exception of Boursorama, an online bank only available to persons who already have a bank account in France) charge a lot of hidden and not-so-hidden fees. If your language skills allow (or you have a Francophone friend willing to help out) do not be afraid to negotiate these fees down. Choose your bank carefully. A good bank representative can be much more helpful to the average non-millionaire in France than at most U.S. banks. But you need a good one, a responsive one. Ask friends for a recommendation, someone they trust. All the major banks have branches in the Marais, but for the one or two times per year you need to speak with your personal representative, I would set up your account wherever you find someone who comes recommended, even if it's a few neighborhoods away.

## Phone, Internet, And Cable

It may take some time to have the cable or Internet company set up your line, so get this process rolling right away. In the meantime, getting a cellphone is much easier and for as little as 55 euros per month you can sign up for a plan with unlimited minutes with free calling to 50-plus countries, including to landlines and cellphones in the United States and Canada.

## Paying Bills

While the use of personal checks is widespread in France, almost every recurring payment is done by *prélèvement automatique* (automatic debit from your account). You will often be asked for a RIB, which is effectively your account and routing number (including the IBAN and BIC, or swift code). This automatic payment system saves hassle in the future, once it is set-up, but it is another reason why you need a bank account before you can do much in France.

## Exchanging Money And The Exchange Rate

The exchange rate has fluctuated between approximately US\$1.28–US\$1.62 per euro since I have lived here, and, unfortunately, it is not always possible to match your revenues to your expenditures. Certain international banks (HSBC, for example) offer money transfers from U.S. dollars to euros and vice versa; however, it may not be worth the fees of banking with an HSBC-type bank to make use of this service. I use [www.WorldFirst.com](http://www.WorldFirst.com) to transfer U.S. dollars to euros and it saves me about US\$300–US\$400 per US\$10,000 or so of money transferred, compared to the fees and rates Citibank was quoting me.

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## Credit Card Acceptance

Back to the importance of the *carte bleue*: French cards have a *puce* (literally a flea, but in this context a data chip). You generally enter a four-digit code when paying by card, instead of signing the receipt. Most shops and higher-end or touristy restaurants take Amex, but most locations do not. Most restaurants and shops of any size will take MasterCard or Visa, even without the *puce*. But you will run into situations from time to time (buying Metro or RER tickets from the machine for example) where you need a card with a *puce*.

## Driver's License

The rule is that you can drive and rent cars with most foreign licenses (even without an international driver's license)—certainly all EU licenses, any U.S. state license, and most developed nations' licenses—for up to one year. Once you have resided in France for one year (and finally gotten good at driving here), you are no longer allowed to use your U.S. license. You must trade in your license for a French one or pass the French driving exam. License information for other non-EU nationalities is available on AngloINFO France's website.

EU licenses are exchangeable for French licenses, as well as licenses from 19 U.S. states. (The list of states changes quite regularly. Wisconsin, for example, was removed in March 2013. For the most up-to-date information check the French Embassy in Washington.) If you have a license from one of the other 33 states, you are out of luck. I have no idea why (except that it has something to do with reciprocity). I have no idea how this jives with what I learned in law school, that individual states cannot make treaties with foreign countries. Perhaps senators from these lucky states have sons or daughters living in France who want to drive? That's my best guess anyway.

If you have to take the French driver's exam, I wish you *bonne chance*. I finally took the plunge and it was *not* easy. But it's doable. I am not recommending anything here, but were you to switch license to one of the "reciprocal" states before moving to France, well.... I also had no problem renting a car from time to time on my U.S. passport and New York license. The question is, would insurance really cover you if you had an accident? (For more details on driving licenses, see the main section on driving.)

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## International Schools

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Public schools in Paris are excellent, but the teaching style is distinct from the interactive, cooperative learning-style teaching that influences modern-American teaching philosophy. Paris does offer a number of international and bilingual schooling options, including an American School and a British School. Most of the international schools tend to be in the western part of the city, where there is a large population of well-to-do international families

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with children. [www.ParisAdvice.com](http://www.ParisAdvice.com) offers a convenient list of the international school options in Paris.

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## Disabled Access

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With its cobblestoned streets, narrow sidewalks, high curbs, and lack of ramps, Paris is certainly not the easiest city to get around for someone with a disability, and, of course, the historic Marais is probably amongst the most difficult neighborhoods to navigate, after the hilly and staircase-ridden Montmartre. That being said, the city has made great strides in recent years to modernize. Here are some helpful resources:

- The Convention and Visitors Bureau has a handy website in English that outlines the public transportation options for persons with disabilities, as well as short-term accommodation options (<http://en.parisinfo.com>).
- [www.AccessinParis.org](http://www.AccessinParis.org) is a nonprofit group that also has an English-language website with information on accommodations, transportation, visiting sites, and information on how to order their more comprehensive guidebook.
- “Accessible Travel Tips For Paris” by David Lebovitz.
- General information from Sage Traveling. They also offer a wheelchair accessible tour of Jewish life and history in the Marais.

Restaurants can be a problem as well, if not for access to the dining area, then for access to the bathroom, which is often down in the basement. The Convention and Visitors Bureau’s website lists 25 restaurants in Paris that are wheelchair accessible; unfortunately, only one, Le Georges in the Centre Pompidou, is in the Marais. Of course other restaurants may be manageable, but perhaps not up to your home country’s standards for handicapped accessibility.

Finding an apartment in the Marais to buy or to rent would also be challenging, though not impossible, if wheelchair access is a requirement. Most buildings do not have elevators, and those that do have elevators may have elevators too small to fit a wheelchair. But more and more buildings are putting in elevators, and of course *rez-de-chaussée* apartments are available.

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## Gay And Lesbian Living

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Since the 1980s, the Marais has generally been considered *the* gay neighborhood in Paris. Acceptance is unlikely to be an issue throughout the Marais, and, generally speaking, in Paris as a whole. A number of English-language websites recommend (particularly) gay- and lesbian-friendly venues throughout the city, and list upcoming events in the gay and lesbian communities.

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Recent polls show France to be one of the most gay-friendly countries in the world, with 77% of those polled by Pew Research answering yes to the question, “Should society accept homosexuality?” Since November 1999, same-sex couples have been allowed to enter into civil solidarity pacts (PACS), similar to a civil union in other jurisdictions.

The French polling company BVA found that a steady 58% of the French population supported same-sex marriage throughout the six months leading up to its legalization on May 18, 2013. Despite the legalization of same-sex marriage, the PACS regime is likely to remain popular; interestingly, 94% of these *pacsé* couples, as of 2012, were heterosexual couples who preferred this status to marriage.

Despite these advancements, the city has unfortunately seen certain isolated acts of violence against gays recently, and large protests following the legalization of gay marriage in 2013.

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## Bringing Fluffy And Fido

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If you will be moving to France with your pet, the good news is that there is no quarantine requirement. However, there are still a few hoops to jump through. First, all dogs and cats must be identified with a microchip implanted by the veterinarian (or tattoo, if applied before July 2011). Each pet must have a valid rabies certificate.

Before travel, you must obtain an official health certificate from a certified veterinarian. You must enter the EU within 10 days of the issuance of this certificate, and this certificate will allow you to travel within the EU for up to four months (or the expiration of the rabies certificate).

A European pet passport can also be obtained for travel between countries within the EU. This passport is, however, not sufficient for entry into the EU from a non-EU country.

There may also be additional requirements if you are traveling from a country other than Europe, the United States, or Canada.

See the U.S. Embassy’s detailed explanation of pet travel requirements for dogs, cats, and other friends as well (<http://www.ambafrance-us.org/spip.php?article783>), and more information on the EU pet passport on the European Commission’s website (<http://ec.europa.eu>).

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## Inconveniences And Annoyances

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Most expats, French from the *provinces* (outside the Paris area), and even many Parisians themselves would list “Parisians” as the number one annoyance living in Paris. I delved into that topic briefly above, so I will focus here on two less subjective drawbacks to living in the Marais.

### Congestion

Aside from elevated prices, congestion is probably the number one complaint of Marais residents. Although the Marais is home to approximately one third of the population it sheltered at its peak in 1861, it is still considered to be one of Paris’ most crowded neighborhoods. Numerous small parks dot the neighborhood, but there are no larger green or open spaces. Your best bet for escaping the crowds is to flee to the *quais* (the banks of the River Seine) or shoot out on the Metro’s Line 1 to the Bois de Vincennes (about 30 minutes on public transportation). The *bois* (forest), the largest of Paris’ *intramuros* parks, is about three times the size of the Marais (or of Central Park).

Hand-in-hand with congestion is noise. It is important to check the noise levels at various times of day before committing to a rental or property purchase. Some streets can be much quieter or much noisier than others. Whether your bedroom is on the street side or courtyard side can be a significant factor, as well as whether the windows have *double vitrage* (double-paned glass). If you fall in love with a rental that does not have double-paned glass, it may be worth trying to negotiate a window replacement before you move in.

The high density of the Marais also means difficulties for parking. I’ve never heard of a Marais apartment that comes with parking, but that doesn’t mean they don’t exist—somewhere. Parking garages are easy to find, but monthly rates will run high. But who needs a car when you live in the Marais? I wouldn’t want one.

### Crime

As noted earlier, Dominique Strauss-Kahn is a resident of the Marais, with an apartment in the famous Place des Vosges. That’s one small danger zone to avoid.

Crime is a consideration in any city, but crime rates in central Paris are relatively low, and the crime that does occur tends to be most often in the order of stolen iPhones and wallets. Pickpockets are rampant. Certain members of the Roma community unfortunately do their culture a disservice by perpetuating stereotypes, and each year they seem to have a new trick. Encounters with “ring people,” as I call them, are common. Someone will pick up a ring from the ground (which they have previously dropped) and approach you, asking if it’s yours. I have fortunately not gotten far enough into the ritual to discover their exact *modus operandi*—

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whether they play on your sympathies to donate money or they just swipe your wallet when you are not looking. Either way, I suggest staying clear and not engaging in conversation. Recently, there have been groups of Roma with clipboards, pretending to be mute and to be gathering signatures, oftentimes by Metro or train stations. Stay clear. As in any city, it's best not to show valuables: Do not take out your wallet in public and certainly not your passport. Try to blend in as best as possible. For Americans, this means no white socks and tennis sneakers, fanny packs" or outside voices. Try not to pull out your map in a crowded public area.

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## A Typical Expat's Day In The Marais

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**7 a.m.:** Wake up, stroll over to La Favourite (6 rue de Rivoli) to grab a cup of coffee, OJ, and a croissant (approximately 10.50 euros), and catch up on your *New York Times* subscription via iPad and La Favourite's super-speed Wi-Fi. Or if the weather's nice, maybe you prefer to grab a croissant (approximately 1.05 euros) at Aux Désirs de Manon (129 rue Saint-Antoine) and take advantage of the free Wi-Fi in Square Georges Cain on Rue Payenne.

**8:30 a.m.:** Head over to the public pool at Saint-Merri (16 rue du Renard) for a swim. Don't forget, speedos (not shorts) are obligatory for men, and bathing caps are obligatory for all.

**10 a.m.:** Stop by BHV (the Bazaar de l'Hôtel de Ville Department Store) on rue de Rivoli to buy some light bulbs, batteries, and other DIY items from their Home Depot-esque basement.

**11 a.m.:** November is Photo Month in France and Democrats Abroad, the Kennedy Library in Massachusetts, and the Paris Mayor's Office, among others, are co-sponsoring an exhibit including some never-before-on-public-display photos of JFK and the Kennedy family to mark the 50<sup>th</sup> anniversary of JFK's assassination. Swing by this exhibit on rue Froissart in the 3<sup>rd</sup> arrondissement (10 euros).

**12:30 p.m.:** You've caught on that the French eat lunch at exactly 1 p.m. So you decide to beat the crowds and grab a table at Pamela Popo (15 Rue François Miron) and dig into a dish of sautéed scallops (25 euros).

**2 p.m.:** Volunteer for a couple of hours with the SOS Helpline, answering calls from English speakers in need.

**4 p.m.:** Make a few calls back to relatives in the United States before they leave for work (it's free from your landline).

**4:30 p.m.:** Pick up a *poulet rôti* (roast chicken) from one of the vendors on Place Saint-Paul, some cheese (perhaps the truffle goat cheese?) from *fromagerie* Pascal Trotté (97 rue Sainte

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Antoine), and a baguette from Paul (89-91 rue Saint Antoine). Swing by the supermarket for some veggies and toilet paper (not everything in Paris is romantic).

**5 p.m.:** Meet a friend for a quick *apéro* (5 euros for a glass of Coteaux de Languedoc) at Les Philosophes (28 rue Vieille du Temple).

**6 p.m.:** Head home for a rest and catch the latest news on CNN or BBC World.

**7 p.m.:** Throw the chicken in the oven to warm it up and prepare some sides. Dining at home tonight!

**8:30 p.m.:** It's a clear evening—why not take a quick stroll down to the River, then along the *quais* to the Hôtel de Ville to gaze at the magnificent lighting of this architectural marvel?

**10.30 p.m.:** *Bonne nuit!*

### **Alors? So Then?**

I urge you to keep in mind, as you are evaluating the pros and cons of choosing the Marais as your next home, that this little powerhouse of a neighborhood is infinitely prototypical of Paris and of France and at the same time, not representative at all of the life you could have in other parts of the country. You would be hard-pressed to find a richer center of cultural offerings, historical significance, and expat community. Boredom is unheard of in the Marais. But the cost, compactness, and constant buzz of activity means that it is not the ideal home for everyone. If you love to be in the center of it all, if you love city life and are happy to spend more time out and about than home, it should be near the top of your list. If you prefer to spend much of your time *chez vous*, the budgetary and space sacrifices may tip the balance in favor of another destination to call home.

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## **My Top 5 Reasons to Move to the Marais**

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1. You'd be hard pressed to find more history, culture, and character per square meter anywhere else in the world
  2. One of the most vibrant Anglophone expat communities in the world
  3. Excellent and affordable health care
  4. You can ditch the car
  5. Everyone will want to come visit you
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## Top 5 Reasons the Marais May *Not* be the Place for You

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1. It's not cheap (that's an understatement)
2. One person's "cozy" is another person's "crowded"
3. French bureaucracy
4. There are Parisians in Paris
5. Everyone will want to come visit you

### About the Marais Feature's Author

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A native of Massachusetts, Abby Gordon now splits her time between Paris' Marais district; Baden, Brittany; Boothbay Harbor, Maine; and Manhattan. When not at her day job, she maintains a blog on Paris ([www.ParisWeekender.com](http://www.ParisWeekender.com)) and manages the rentals of her Marais apartment (<http://www.parisweekender.com/paris-apartment-rental>) and the rentals of her home in Boothbay.

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