JACQUIE AZUR

— YOUR GUIDE TO THE SOUTH OF FRANCE —

THE SOUTH OF FRANCE GUIDES · VOL. 1 THE ARRIVAL ISSUE

ARRIVING IN THE SOUTH OF FRANCE, DECODED

THE 90-DAY COUNTDOWN NOBODY HANDS YOU AT THE AIRPORT

Moving to France rewards the prepared and punishes the improvisers. The good news: almost everything that goes wrong for newcomers goes wrong for the same five reasons, and every one of them is avoidable if you start ninety days out. This issue is the countdown, then the admin, decoded.

Villefranche-sur-Mer, the week the crowds leave.

BY JACQUIE

Real estate agent on the Côte d'Azur, she has made this move twice.

INSIDE THIS ISSUE

The Carte Vitale, in three steps

French public healthcare opens after three months of residence, and the little green card follows six to eight weeks later. Which form goes to which office, what a sworn translation costs, why the attestation on ameli.fr covers you long before the plastic arrives, and the one mistake that costs you a whole season.

Stop overpaying for your phone

France's big networks quietly run budget brands on the very same masts: €10–20 a month instead of €40, no contract, EU roaming included. The four names to type into your browser, the three-digit number that ports your line for free, and why the high-street boutique is the expensive door.

Eighteen states, one licence lottery

Your non-EU licence is valid for exactly one year. After that you either swap it or sit the French exam, and whether you may swap depends on your state. Texas, Florida and Massachusetts yes; California and New York no. The logic escapes everyone, so check before you ship the car.

THE SOUTH OF FRANCE GUIDES · FOUR FREE VOLUMES JACQUIEAZUR.COM

Vol. 1 The Arrival Guide · Vol. 2 The Property Guide · Vol. 3 Homes in Transition · Vol. 4 Jacquie's Address Book

A note from Jacquie

— WHO IS WRITING TO YOU —

Hello, and welcome to the South of France. Or, if you're not here yet: welcome in advance. It's lovely.

First, who's talking to you. I'm Jacquie: **Canadian, married to a Frenchman**, and I've made the move to France **twice**: once years ago, and again two years back, after eight years of living in the United States. So I've done the titre de séjour, the préfecture queues and the file-that's-never-quite-complete not once but twice, the second time with a teenager and a shipping container. Today I'm a **real estate agent on the Côte d'Azur**: helping people arrive and settle here is literally my day job.

Above the bay, where the paperwork is worth it.

The team behind these pages is my family. My husband is French, and **house clearances are his trade**: he sorts and values what is there, sells the pieces worth selling on the owner's behalf, gives what can be given to charities and makes sure the rest is properly recycled. He'll matter a great deal in Vol. 3. Real estate is my own main job; I work the clearance side with him too, with rather less energy than he puts into it. So every tip here carries both perspectives: the French one and the newcomer's. Every address in this series has been walked to; every administrative step in these pages has been survived personally.

Who this guide is for

You, probably. If you're an English speaker and the south of France is part of your life, these pages are for you. Maybe you're planning the move and the paperwork already looks like it's winning. Maybe you've just arrived. This first volume gets you from “we've decided” to “we're settled”: the countdown, then the admin, decoded.

The series

Vol. 1 is in your hands. Coming next: **Vol. 2, The Property Guide** (renting, buying, and how a French transaction really works), **Vol. 3, Homes in Transition** (clearing, selling, inheriting, and what your furniture is really worth), and **Vol. 4, Jacquie's Address Book** (where locals actually eat, shop and escape the crowds). Every volume is free to download at **jacquieazur.com**: no sign-up, no email asked for. If you'd like to know the day one lands, there's a **WhatsApp group**: the link is on the site.

ONE HONEST DISCLAIMER

I offer orientation, not legal, tax or immigration advice. Where a decision is serious, I'll say so, and point you toward the right professional. That's what a good friend does.

À bientôt,

Jacquie, your guide to the South of France

WHAT'S IN THIS ISSUE

Part One: Before You Arrive. Which door you're walking through, then the countdown: T-90 (the papers you can only get at home), T-60 (your landing), T-30 (the boring, brilliant week), and arrival week.

Part Two: Admin, Decoded. Healthcare and the Carte Vitale · phone and internet · banking and the American question · your driving licence · taxes in ten calm lines · the unwritten rules · your online toolkit.

Before You Arrive

— THE 90-DAY COUNTDOWN —

Moving to France rewards the prepared and punishes the improvisers. The good news: almost everything that goes wrong for newcomers goes wrong for the same five reasons, and every one of them is avoidable if you start 90 days out. Here's your countdown.

THE ONE QUESTION

First, know which door you're walking through

Everything below depends on one question: **are you an EU/EEA/Swiss citizen, or not?**

— **EU, EEA or Swiss citizens** (including Swedes, Norwegians, Danes): you can move to France without a visa or residence permit. Your countdown is mostly practical: documents, housing, healthcare.

— **Everyone else**, meaning Americans, Canadians, Brits (yes, since Brexit) and Australians: you can visit visa-free for **90 days in any 180-day period**, but *living* here requires a **long-stay visa (VLS-TS)** obtained from the French consulate in your home country **before you leave**. You cannot arrive as a tourist and "sort it out here." This is the single most expensive mistake in this chapter.

The most common route for retirees and remote-income movers is the **"visitor" long-stay visa**. It requires proof of income or savings, proof of accommodation in France, and health insurance. Working, employment and talent visas are their own paths. For anything beyond orientation, the consulate's website and, for complex cases, an immigration professional are your friends.

THE TRAP TO AVOID

Letting your passport expire mid-process. Most visa applications require at least 6 months of validity beyond your planned stay. Check it today; renewal queues at home can be long.

WHAT THE MOVE ACTUALLY COSTS

Long-stay visa fee: about €99 per person. VLS-TS validation tax on arrival: €200–300. Sworn translations: €40–70 per page, and France will want several. International movers: quotes for the same house routinely differ by 40%, so get three. Budget €1,500–3,000 in pure paperwork-and-logistics friction for a couple, and you won't be surprised.

PAPERWORK YOU CAN ONLY DO FROM HOME

T-minus 90 days

This is the phase people skip, then regret. Some documents are far easier to obtain *before* you leave.

The liste des pièces à fournir. France believes nothing it cannot photocopy.

— **Apply for your visa** (non-EU): consular appointments and processing routinely take 4–8 weeks. Book now.

— **Order fresh civil documents**: birth certificates (long-form), marriage certificate, divorce decree if relevant. France often wants recent copies, and for some procedures an **apostille** (an international authentication stamp, obtained in the document's country of origin, and nearly impossible to arrange from a Nice café).

— **Plan certified translations**: French administration only accepts translations by a *traducteur assermenté* (sworn translator). You can commission these from abroad or once here, but know it's coming, and budget for it.

— **Check your driving licence situation**: EU licences are valid indefinitely. US licences can only be *exchanged* for a French one if your **state** has an agreement with France, and the list is surprisingly arbitrary (see Part Two). Worth knowing before you ship your car.

— **Gather financial proofs**: pension statements, income records, bank statements. Visa files and, later, French landlords and banks will all ask.

— **Pets**: microchip, rabies vaccination at least 21 days before travel, EU health certificate. Start early; the vet sequence has fixed waiting periods.

SET UP YOUR LANDING

T-minus 60 days

— **Line up your accommodation proof**: whether it's your own property, a rental, or a friend's *attestation d'hébergement*, you'll need a French address on paper. It's the key that opens every other door (visa file, bank, phone, healthcare).

— **Health cover for the gap**: French public healthcare (Part Two) only starts after three months of residence. Arrange private or travel cover for the bridge; non-EU visa applications require it anyway.

— **Americans, one extra step**: thanks to a US law called FATCA, some French banks are reluctant to open accounts for US citizens. It's manageable, and Part Two tells you which doors to knock on. For now: don't close your US accounts, and bring recent statements.

— **Get moving quotes**: household goods shipped to France as part of a genuine relocation are generally exempt from import duties, but only with the right inventory paperwork, done before shipping. Ask movers specifically about the customs *déménagement* procedure.

— **Kids?** School enrollment (public or international) has its own calendar, so contact schools now, not in August.

THE BORING, BRILLIANT WEEK

T-minus 30 days

— **Copy everything.** Every document, passport page and certificate: one paper set, one cloud folder. France will ask for the same paper five times; you'll hand it over five times, smiling.

— **Unlock your phone** so a French SIM works on day one (Part Two will save you money on that).

— **Tell your bank you're moving**, enough that your card isn't frozen at a Nice cash machine.

— **Redirect your mail** and list your subscriptions: what to cancel, what to move.

— **Book your arrival fundamentals**: first nights' accommodation, airport transfer, and, if you're arriving in summer, patience. July on the Côte d'Azur is glorious and slow.

TWO THINGS, THEN ROSÉ

Arrival week

1. Non-EU arrivals: validate your VLS-TS visa online within 3 months of arrival. A short procedure on the official ANEF portal, with a residence tax of roughly €200–300 (the portal shows the current amount). Skipping it quietly makes you irregular, even with a valid visa in your passport. Do it in week one and forget about it.

2. Start your paper trail. From day one, keep every proof that you live here: rental contract, utility bills, even the internet subscription. In three months, these documents unlock French healthcare (Part Two), and French bureaucracy believes nothing it cannot photocopy.

Then find a terrace, order something cold.

The paperwork will still be there tomorrow. That's rather the point of living here.

JACQUIE

Admin, Decoded

— FRENCH PAPERWORK IN PLAIN ENGLISH —

French administration is not hostile. It is simply a very old machine that runs on paper, patience, and the exact document it asked for, with no substitutes accepted. Once you understand its logic, it becomes almost soothing. Almost. Here is everything you'll actually deal with in your first year, in the order you'll deal with it.

A recurring theme: keep every utility bill, rental receipt and official letter. In France, proof that you exist is proof of address, and it's requested everywhere.

THE LITTLE GREEN CARD

Healthcare & the Carte Vitale

What it is. France's public health system is among the world's best, and as a legal resident you're entitled to it. This is called **PUMa** (protection universelle maladie). The state typically reimburses around 70% of standard costs; the famous **Carte Vitale** is the little green card that makes reimbursement automatic.

Who can get it. Anyone who has lived in France for **three months** in a “stable and regular” manner, EU and non-EU alike (non-EU: with a valid long-stay visa or permit).

The steps

— **Wait out your three months**, and collect proof of them (rental contract, utility bills, bank statements with a French address).

— **Fill in form Cerfa S1106** (“demande d'ouverture des droits à l'assurance maladie”) and send it to the **CPAM** of your département (Alpes-Maritimes: Nice) with: passport/ID, visa or permit, proof of the three months, and your **birth certificate with a sworn translation**.

— **Receive a provisional social security number**, then a permanent one. This number is your key to everything.

— **Order the Carte Vitale** itself (photo + ID via your online account or the form they send you).

— **Create your account on ameli.fr**, the health portal, the day your number arrives. It's where reimbursements, attestations and messages live.

Timeline: typically two to three months for your rights to open, then another six to eight weeks for the physical card. Once rights are open, the attestation from ameli.fr works at doctors and pharmacies; you don't need the plastic to be covered. Yes, you'll likely be asked to resend a document you already sent. This is normal. Resend it, smiling.

That's normal. That's France.

THE MOST USEFUL SENTENCE HERE

Four things nobody tells you

— **Declare a médecin traitant** (regular GP) once you're in the system. Without one, reimbursements drop sharply. Any GP can be declared at the end of a first visit.

— **Get a mutuelle.** The state pays ~70%; a *mutuelle* (private top-up insurance) covers most of the rest. Nearly every French resident has one, and you can expect roughly €40–120/month per person depending on age and cover. Until your Carte Vitale arrives, keep your private or travel cover running.

— **A GP visit costs about €30**, before reimbursement. Yes, thirty. Specialists more, but rarely shocking. Book everything on **Doctolib** (the app France actually runs on), where many profiles list “English spoken”, filterable. Same-week appointments are normal here; savour that.

— **The pharmacy is a first-line clinic.** French pharmacists advise on minor ailments, can renew certain prescriptions, and will happily tell you when you don't need a doctor. The glowing green cross is your friend; the *pharmacie de garde* rota covers nights and Sundays.

THE TRAP TO AVOID
Waiting until you're ill to apply. The three-month clock starts at residence, not at application, so apply the week you become eligible.

€10–20 A MONTH, NOT €40

Phone & internet: stop overpaying

The secret in one line: France's big operators (Orange, SFR, Bouygues) run **budget brands on the very same networks**: Sosh, RED, B&You, plus the disruptor Free Mobile. Same coverage, a third of the price.

Mobile: a no-contract SIM with generous data and EU roaming runs **€10–20/month**. The names to type into your browser: **Sosh** (Orange's budget brand, the best coverage in the hills), **B&You** (Bouygues), **RED** (SFR), and **Free Mobile**, the disruptor that started the price war. Sign up online with a payment card; some brands don't even require a French bank account to start. No commitment: cancel or switch any month.

— **Keep your home number alive on eSIM** (for banking apps and old contacts), with your French SIM as the main line. Two numbers, one phone.

— **Switching later?** Dial **3179** free from any French mobile to get your **RIO code**. It lets the new operator port your number automatically. No awkward cancellation call needed.

— **Prepaid to land:** a tourist SIM or your home plan's roaming covers week one; don't sign anything at the airport.

Home internet: fibre covers most of the coast. Same budget-brand logic applies: **€25–35/month**. You'll need a RIB (see banking, below). Installation appointments are the one part that may test your patience.

THE TRAP TO AVOID

Walking into a high-street operator boutique and signing the first offer. The good deals live online, on the budget brands; the boutique sells the expensive ones.

THE RIB RUNS YOUR LIFE

Banking, and the American question

Two countries, one income, and a lot of forms.

Why you need a French account: France runs on the **RIB** (your account details on a slip) and direct debits: rent, electricity, phone, taxes. A foreign card gets you started; a French IBAN makes you functional.

Your three options

— **Multi-currency apps** (Wise, Revolut, N26): open before you even arrive, get an EU IBAN in minutes. Perfect for landing; some French billers, though, still insist on a *French* IBAN.

— **Online French banks** (BoursoBank, Fortuneo, Hello bank!): free cards, low fees, proper French IBANs. Usually require proof of address and sometimes an existing EU account.

— **Traditional branches** (Crédit Agricole, BNP, LCL, Société Générale, La Banque Postale): dearer (€5–15/month for a card), but a human being who knows you, which still counts in France, especially for anything property-related.

What they'll ask: passport, proof of address, visa/permit, sometimes proof of income. **Take paper copies.**

Americans, read this bit twice. A US law (FATCA) makes US clients administratively expensive for banks, so **some French banks simply decline American customers**, especially some online banks. Don't take it personally; take your business elsewhere:

— Traditional branches in expat-heavy areas (the coast qualifies) handle American clients routinely. Ask directly: *"Acceptez-vous les clients américains ?"*

— Keep your US accounts open, and remember you'll declare foreign accounts both ways: French accounts to the IRS (FBAR), and (everyone, not just Americans)

foreign accounts on your French tax return (a simple form, but forgetting it carries real fines).

If every door closes: France has a legal **droit au compte**: the Banque de France can designate a bank that must open a basic account for you. Rarely needed, good to know.

Moving money from home: for anything beyond pocket amounts (a pension arriving monthly, savings coming over, one day perhaps a property purchase), your bank's exchange rate is rarely the best one. Specialist **currency services** offer better rates, and can watch the market to convert when the rate favours you. Two expectations to have: banks and brokers alike will ask for **proof of residence** and, for larger sums, **proof of where the money comes from**. That's anti-money-laundering law, not suspicion. Your paper trail habit (see Part One) pays off here too.

THE TRAP TO AVOID
Closing your home-country accounts. Keep at least one, for old subscriptions, credit history, and the day a French biller and a US biller each refuse the other's IBAN.

EIGHTEEN STATES, ONE LOTTERY

Your driving licence

— **EU/EEA licence:** valid in France indefinitely. Exchange is optional (mostly useful if it's lost or expiring).

— **Non-EU licence:** valid for **your first year** of residence. Before that year ends, you must either **exchange it**, only possible if your country (or, for Americans, your **state**) has a reciprocity agreement with France, or **pass the French exam** (theory + practical, doable in English with some driving schools, but budget time and money).

— **The US state list is the famous lottery:** currently **18 states** have exchange agreements, among them Texas, Florida, Massachusetts, Pennsylvania, Colorado and Virginia, while **California and New York don't**. The logic escapes everyone. Check the official list before assuming.

— **Where it happens:** everything goes through **ANTS** (ants.gouv.fr), the online agency. Processing takes months, so apply early, keep the acknowledgement, and you may drive while it processes if you applied in time.

THE TRAP TO AVOID
Discovering the one-year rule in month thirteen. Put a reminder in your calendar the week you arrive: "driving licence: decide by month 9."

ORIENTATION ONLY

Taxes, in ten calm lines

This is precisely where a professional earns their fee.

— You're generally a **French tax resident** if your main home, main activity, or centre of economic life is here.

— French residents declare **worldwide income**: declared, not necessarily taxed twice.

— **Tax treaties** (France–US, France–UK, France–Sweden…) decide which country taxes what; pensions have treaty-specific rules worth understanding *before* the move.

— **Americans:** you file with the IRS for life, wherever you live. France + IRS = two filings, one income. An accountant who knows both systems is worth every euro.

— The French declaration happens in **May–June** for the previous year, on **impots.gouv.fr**.

— Your **first declaration is usually on paper**. After that, online.

— France withholds tax at source, but newcomers with foreign income will mostly deal with the annual declaration.

— Property owners: the yearly **"biens immobiliers" occupancy declaration** on the tax portal is easy to miss. Don't.

— **IFI** (wealth tax) exists but only on *real estate* above €1.3M net, and new residents enjoy a **five-year exemption on property held outside France**.

— Keep everything. France can ask questions for several years back.

THE TRAP TO AVOID
Planning the move for January–June without checking both countries' tax years. A mid-year move can create a messy split year, and a one-hour consultation before booking the movers can save real money.

READ THIS TWICE

The unwritten rules

Antibes from the water: August, done the way locals do it.

None of this is in any official document, and all of it matters more than most of what is:

— **The Bonjour rule.** Every interaction (shop, préfecture counter, elevator) begins with "Bonjour". Skip it and you're invisible; say it and doors open. It's not politeness, it's protocol. The upgrade: "Bonjour, excusez-moi de vous déranger…" melts administrative ice on contact.

— **August doesn't exist.** Administratively, at least: offices empty, files sleep, artisans vanish. Never plan a deadline, a signature or a repair for August. (Lunch, 12:00–14:00, is a daily miniature of the same law.)

— **The numbers to know:** 15 medical emergency (SAMU), 17 police, 18 fire brigade, **112** the everything-number that works in English. Save them the day you land.

— **The attestation sur l'honneur.** Half of French bureaucracy runs on a signed statement that you swear something is true. It feels absurdly informal. It's legally binding. Learn the phrase; you'll write a dozen.

— **Paper survives everything.** France Services offices (in most towns) exist to help humans with the online systems, free. And when an administration says no, ask again in writing. A surprising number of "no"s are actually "not like this".

FIVE ACCOUNTS RUN YOUR FRENCH LIFE

Your online toolkit

Create each one as soon as you're eligible:

ameli.fr	Health: reimbursements, Carte Vitale, attestations
impots .gouv.fr	Taxes: declarations, the property occupancy form, payments
ants .gouv.fr	Driving licence, vehicle registration
service -public.fr	The official "how do I…?" encyclopedia, surprisingly clear
France Connect	One login that opens most of the above. Set it up once, thank yourself forever

And one analog rule to finish: **the letterbox still matters.** France sends real letters for real things, and registered mail (*lettre recommandée*) is how serious news travels. Check your mail, keep the envelopes, and never ignore anything with "recommandé" on it.

YEAR ONE, IN ROUND NUMBERS

Mobile €10–20/month · home fibre €25–35/month · mutuelle €40–120/month per person · a GP visit about €30 before reimbursement · sworn translations €40–70 a page · VLS-TS validation €200–300 once. None of it is the number that surprises people. The surprise is always the paperwork friction. Budget for that too.

When an administration says no, ask again in writing.

THE RULE THAT SAVES YOU MOST OFTEN

IF YOU READ NOTHING ELSE

The one-page checklist

Ten lines. Tick them in order and your first year in France goes quietly.

— **Passport valid** six months beyond your planned stay. Check today.

— **Visa applied for** at the consulate, from home, 4–8 weeks ahead (non-EU).

— **Fresh civil documents** ordered: birth, marriage, apostilles where needed.

— **Proof of accommodation** in France, on paper. It opens every other door.

— **Private health cover** booked for the first three months.

— **VLS-TS validated online** in your first week here (non-EU).

— **A French SIM** on a budget brand: €10–20, no contract.

— **A French account and RIB**, so direct debits can start.

— **Carte Vitale file sent** to CPAM the week you hit three months.

— **Driving licence decision** pencilled in your calendar for month nine.

KEEP THIS HABIT

One paper folder, one cloud folder, everything photocopied twice: passport pages, visa, rental contract, every utility bill, every letter that arrives with a stamp on it. Nine tenths of French administration is simply proving, again, that you are who you said you were last time.

The Story Continues

— WHAT'S NEXT —

You're arrived, covered, connected and banked. The next chapters of your life in the South of France are homes: finding one, buying one, or deciding what to do with one that's suddenly yours.

— **Vol. 2, The Property Guide:** renting vs buying, the notaire, the real timeline of a French transaction, and the ten questions to ask before signing anything.

— **Vol. 3, Homes in Transition:** clearing, selling, inheriting or downsizing a home in the South of France, and why your furniture may be worth more than you think.

— **Vol. 4, Jacquie's Address Book:** the markets, restaurants and hill villages locals keep to themselves.

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Vol. 4 territory: the places locals keep quiet about.

ABOUT THIS GUIDE

Written by Jacquie, Canadian expat, twice through the French paperwork, real estate agent on the Côte d'Azur, with her French husband, whose trade is house clearances: sorting, valuing, reselling for the owner, giving what can be given and recycling the rest. Some of Jacquie's videos use a clearly labelled AI version of her; the advice is always hers. This guide offers general orientation, not legal, tax or immigration advice; rules and prices change, so always confirm current details on official sites before acting. First edition, Summer 2026.

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COMING IN VOL. 2 · THE PROPERTY GUIDE

Renting before buying, and when that's the wrong advice · what a notaire actually does · the real timeline of a French transaction, month by month · diagnostics, compromis, and the ten-day cooling-off · the ten questions to ask before signing anything · what €400,000 buys you, from Antibes to the arrière-pays.

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