JACQUIE AZUR
— YOUR GUIDE TO THE SOUTH OF FRANCE —

THE SOUTH OF FRANCE GUIDES · VOL. 2 THE PROPERTY ISSUE

RENTING AND BUYING HERE, WITHOUT THE SURPRISES

WHAT THE NOTAIRE ACTUALLY DOES, AND WHY IT TAKES THREE MONTHS

French property surprises English speakers in both directions at once: it is more protective than you expect, and slower than you hope. Almost every bad moment comes from not knowing which of the two is happening. This issue is renting, then buying, then the ten questions.

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COUVERTURE : LES TOITS D'UN VILLAGE AU-DESSUS DE LA COTE, TUILES ET VOLETS.

Above the old town, where the good ones never reach a portal.

BY JACQUIE

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

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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

— YOUR HOME IN THE SOUTH OF FRANCE —

Hello again. New to the series? I'm Jacquie: a Canadian who has moved to France twice, married to a Frenchman, and a working real estate agent on the Côte d'Azur. Vol. 1 covers arriving and the admin. This volume is my home turf: the roof over your head.

French property has its own vocabulary, its own rhythm and a few rules that surprise every English speaker, usually at the exact moment it is expensive to be surprised. Here is how renting and buying really work, in plain English.

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UN DOSSIER DE LOCATION SUR UNE TABLE : CHEMISE CARTONNEE, PAPIERS, STYLO.

The dossier is the whole audition. Bring it printed, twice.

Two things before we start. I sell property here for a living, so I have skin in this game and I would rather say it than have you wonder. And a purchase is precisely the moment to have professionals around you: this guide exists so you understand what they are doing, not so you can do it without them.

ONE HONEST DISCLAIMER

Orientation, not legal or financial advice. Where a decision is serious, I'll say so and point you toward the right professional. Rules and prices change, so always confirm current details on official sites before acting.

À bientôt,

Jacquie, your guide to the South of France

WHAT'S IN THIS ISSUE

Part One: Renting. The dossier, furnished against unfurnished, the état des lieux, and the two state tools that replace the French guarantor you don't have.

Part Two: Buying. The six steps of a French transaction · what it actually costs · the diagnostics file · buying in a copropriété · moving the money · what insiders know · the ten questions.

Renting

— THE DOSSIER IS EVERYTHING —

Renting in France is a casting process, and the landlord is the director. You compete on the strength of your dossier, a folder of proofs, far more than on charm or even budget. The flat goes to whoever looks safest on paper, and that is a game you can win.

THE FOLDER THAT WINS THE FLAT

What goes in the dossier

— **The basics:** ID, proof of income (usually three times the rent), your last tax notice, previous rent receipts or proof that you own a home elsewhere.

— **If you have no French payslips yet:** bank statements, an employer's letter, or a larger deposit all help. A French **garant** (guarantor) is gold, and most newcomers don't have one.

— **Bring it printed.** Twice. The visit where you hand over a complete folder on the spot is the visit you win.

TWO DIFFERENT CONTRACTS

Furnished or unfurnished

— **Unfurnished** (*vide*) leases run three years with strong tenant protection. Deposit: one month.

— **Furnished** (*meublé*) leases run one year, with more flexibility on both sides. Deposit: two months.

— **Notice to leave:** typically one month for furnished or in high-demand zones, and the coast qualifies. Three months otherwise.

— **Agency fees** apply where an agency is involved, and **home insurance** (*assurance habitation*) is compulsory before you get the keys.

FREE, AND UNDERUSED

The two state tools nobody tells you about

These are the closest thing to a cheat code for a foreign tenant, and most foreigners have never heard of either. Landlords have.

— **DossierFacile** (dossierfacile.logement.gouv.fr) turns your papers into a verified dossier with a government stamp on it. For a newcomer with no French history, that stamp is enormous credibility.

— **Visale** (visale.fr) is a free state guarantee that can stand in for the French *garant* you don't have. It is the single most useful thing on this page.

The paperwork moment that decides your deposit

The **état des lieux**, the inventory of condition, is done at move-in and again at move-out, and the difference between the two decides whether you see your deposit again. Do it slowly. Photograph everything, including what already looks fine. Note every scratch, every stain, every window that sticks. An hour here is worth a month's rent later.

THE TRAP TO AVOID

Anyone asking for money before you have visited, or for a holding fee by transfer to reserve a flat you have only seen online. The rental market here has scammers who target foreigners specifically. No visit, no money, ever.

Buying, Decoded

— HOW A FRENCH TRANSACTION REALLY WORKS —

The French system surprises Anglo-Saxon buyers in both directions: more protective than you expect, and slower than you hope. Nothing about the pace means something has gone wrong. Here is the sequence, and where the real moments of commitment are.

Not your lawyer. A state-appointed official, working for the transaction.

FROM OFFER TO KEYS

The six steps

— **1. The offer** (*offre d'achat*). Written, price-focused, and more binding on the seller than English speakers assume: once they accept your price, they cannot sell to someone else for more.

— **2. The compromis de vente.** The preliminary contract, usually two to four weeks after the offer. It fixes price, conditions and timeline, and you pay a deposit of typically 5 to 10 per cent into escrow. This is the real moment of commitment.

— **3. Your ten-day cooling-off period.** After signing the compromis, the *buyer* and only the buyer has ten calendar days to withdraw. No reason needed, no penalty, deposit refunded. It cannot be waived.

— **4. Clauses suspensives.** Escape hatches written into the compromis. The classic one makes the sale conditional on your mortgage being approved: if the condition fails, you exit with your deposit. Cash buyers can waive the financing clause, and it strengthens the offer.

— **5. The notaire's tunnel, two to three months.** The notaire is a state-appointed legal official, not your lawyer. They verify title, planning, pre-emption rights and the diagnostics file. Buyer and seller can share one notaire or each have their own: the total fee is identical, simply split between them.

— **6. The acte authentique.** Final signing at the notaire's office, keys and champagne. Total timeline from accepted offer: **three to four months** is normal.

WHAT IT ACTUALLY COSTS

The famous *frais de notaire* run about **7 to 8 per cent of the price** on an existing property, 2 to 3 per cent on a new build. Most of it is transfer tax to the state and the notaire keeps only a small slice, which is why almost none of it can be argued down. Agency fees typically run 4 to 6 per cent and the listing must say who pays them. Budget all of it from day one, on top of the price.

READ THE DPE TWICE

The diagnostics file

The seller must provide a set of reports: energy (**DPE**), asbestos, lead, electrical, gas and natural risk. Read the DPE twice if you ever plan to rent the place out. **G-rated homes are already banned from new rentals, F follows in 2028 and E in 2034.** A poor rating is now a renovation budget and a negotiating argument, not a footnote at the back of the file.

THE MINUTES TELL YOU EVERYTHING

Buying in a copropriété

Ask for the last three years of AGM minutes (*procès-verbaux*) and the charges. The minutes tell you about the roof, the façade, the lift and the arguments: everything the listing photographs are arranged to avoid. Charges run very roughly **€30 to €50 per square metre per year** on the coast, and pools, lifts, gardens and concierges push that up fast. Well above, ask why. Well below, ask what is being skipped.

Nothing is wrong. That is simply the speed.

ON THE NOTAIRE'S THREE MONTHS

THE EXCHANGE RATE IS PART OF THE PRICE

Moving the money

If your funds live in dollars, pounds or kronor, the euro rate quietly moves your purchase price every single day. On a €500,000 property a 3 per cent swing is **€15,000**, which is more than the agency haggling you fought so hard for.

— **Don't wire it through your high-street bank by default.** Bank rates and fees on large transfers are consistently worse than those of specialist currency brokers, who exist precisely for property-sized amounts.

— **You can take the timing out of it.** A broker can watch the rate and execute when it hits your target, or lock today's rate for a completion date months away (a *forward contract*), so the price you agreed is the price you pay whatever the market does during the notaire's three months.

— **Paperwork reality.** For large transfers both banks and brokers will ask for proof of the source of funds and proof of residence. That is anti-money-laundering law, not suspicion. Have the file ready: the Vol. 1 habits pay off here.

A NOTE ON WHO I AM IN THIS

I am a commercial agent, so I am paid on transactions and I am not independent on the question of whether you should buy. I have no commission arrangement with any currency broker, and if you want a name I will give you the ones my clients have actually used rather than the one that pays best.

AND LISTINGS DO NOT SAY

What insiders know

03

RUE DE VILLAGE EN PLONGEE : VOLETS, TOITS DE TUILES, LINGE AUX FENETRES.

The street in August and the street in January are two different addresses.

— **FAI in a listing** means agency fees are included in the price. Worth knowing what slice of the number in the window is negotiable air.

— **The notaire's own fee is negotiable, slightly,** on higher-value sales. The transfer tax that makes up the bulk of the 7 to 8 per cent never is. Don't waste charm on the impossible.

— **Off-market is real here.** A meaningful share of the good properties on this coast sell before any listing appears, through notaires, agents' back books and word of mouth. Being known as a serious, financed buyer gets you into that room. Browsing portals does not.

— **Nothing signs in August.** Notaires, banks and sellers all evaporate. Plan for a compromis in July or a closing in September, and plan around the void.

— **Swimming pools are declared,** and the tax authorities genuinely use aerial photographs to check. An undeclared pool tells you what else was not declared.

— **Taxe foncière varies wildly** from one commune to the next. The same villa can carry a bill 40 per cent higher one town over. Ask for the seller's last notice before you fall in love.

— **Ask what the street is like in August, and in January.** On this coast they are frequently two different places, and only one of them is in the photographs.

IF YOU READ NOTHING ELSE

Ten questions before you sign anything

Take these ten to every second visit. Ask them out loud, and write the answers down.

— Why is the seller selling, and how long has it been on the market?

— What did comparable properties in this street actually sell for? Ask for evidence, not opinion.

— What is the DPE rating, and what would improving it cost?

— Copropriété: what works were voted, what works are coming, and what do the last three AGM minutes say?

— What are the annual charges, the taxe foncière, and for houses any *lotissement* rules?

— Any pre-emption rights, easements (*servitudes*) or planning projects nearby?

— What exactly stays: kitchen, wardrobes, that chandelier? List it in the compromis.

— What is this street like in August? And in January?

— If you ever rent it out: what would it fetch, and is the building or the zone friendly to that?

— What would the notaire flag as unusual in this file? Ask them directly. They answer.

04

DEUX MAINS QUI ECHANGENT UN TROUSSEAU DE CLES AU-DESSUS D'UNE TABLE EN BOIS.

Three to four months after the offer, and not a week sooner.

WORKING WITH AN ENGLISH-SPEAKING AGENT

A French transaction has enough novelty without a language barrier on top. Someone who works daily with international buyers will read the AGM minutes with you, translate the moments in the compromis that actually matter, and tell you which streets live differently in August and January. That is my job, and you'll find me on jacquieazur.com.

The Story Continues

— WHAT'S NEXT —

You know how the transaction works, what it costs, and which questions change the answer. The next volumes go to the other end of a house's life, and to the parts of this coast that have nothing to do with paperwork.

— **Vol. 1, The Arrival Guide:** the 90-day countdown and French admin, decoded.

— **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. Written with my husband, whose trade this is.

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

Every volume is free to download at **jacquieazur.com**: no sign-up, no email asked for. If you'd like a nudge when the next one lands, join the **WhatsApp group**: one message per volume, the occasional local tip in between, and you can leave whenever you like. The link is on the site.

ABOUT THIS GUIDE

Written by Jacquie, Canadian expat, twice through the French paperwork and 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. 3 · HOMES IN TRANSITION

Inheriting a French home and what the notaire does with it · the succession timeline · emptying a house without giving away the one thing that was worth something · what a house clearance actually pays · when a piece belongs at auction in Paris rather than at a brocante · packing and shipping home what you keep · selling from abroad · and the furniture that is worth more than the buyer thinks.

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