

Brittany Property

Property For Sale Property Agents

Buying Brittany Property Okay; so you – like virtually every other Brit I have met – at least fancy the idea of possibly someday maybe owning a place across the Channel. It may never happen, but it's fun thinking about it, n'est pas? If you think you know all there is to know about the do's and don'ts of buying a home in France, you may wish to skip this section. If not, a browse through could save you a lot of aggro if you ever decide to make your ambition a reality. My Top Ten Tips for buying a place in France are at the bottom of this page if you want to really consider all the pros and cons: Where and Why? To begin with, you have to understand that buying a property in France is a lot different from buying a place in Britain, and for lots of reasons. When you are looking for a new abode in the UK, you will generally know exactly where it is to be because of your workplace, family and other considerations. You will also know exactly what sort of property you need...and how much you can afford to spend on it. Very much not so when buying in France. Assuming you like the idea of owning a place in Brittany for instance, whereabouts should it be? The region is the size of Wales, and divided into four departements (counties, sort-of). Each has its own distinct character, and each its own attractions dependent on your situation, preferences and budget. In simple terms, Ile-et-Vilaine is the department nearest to Normandy, and boasts the 'capital' of Rennes and the ferry port of St Malo. Sophisticated, trendy-ish and containing a number of historic sites and towns, it is just as Breton as the rest of the region, though a good few Bretons would not agree. Cotes d'Armor is more central, though with a lovely stretch of coastline, undulating landscape, and filled with forests and lakes. It is also currently the cheapest place in the region for property, although I don't know why. Morbihan is to the south of the region, boasts its own micro-climate and is thus warmer than other parts of Brittany (according to the residents). It is also yachty heaven, and the coast is crammed with trendy marina ports and little white boxes which cost a fortune in French property terms. N.B. It is a curious fact that French buyers value a home by the sea so much that prices are in many cases the same as they would be for equivalent properties in Britain. When you think that the going rate for a home in the countryside or town in Brittany is still around a quarter to a third of what you would pay in the UK, you can see just how much the French like to be beside the seaside. To the west of the region, Finistere is the Cornwall of Brittany, and particularly so where we live in the north of the department. Rugged, wild and windy and in places spectacular, with a northern coastline of gaunt cliffs and crashing waves. But also plenty of sandy beaches and sophisticated towns if you know where to look. It is also said to be wetter and colder in North Finistere than the other departments, but I think that may be malicious statistic-massaging by those living in other areas...or even Finisteriens who don't want to share their part of Brittany with others. (Although his theory would probably not hold a cupful of water, a veteran estate agent told me he could divine in which area of the region Brits would buy just by looking at their cars. Those who ended up in Ile-et-Vilaine would arrive in smart family cars and people carriers. Potential Morbihan fans would be driving BMW's or sporty cars, while vans with windows in them would invariably be the chosen mode of transport for those Britons who eventually bought in Cotes d'Armor. My canny friend also said the most easily identifiable types were those who fell for Finistere. They would usually be driving battered Volvo estates, and the men would often sport eccentric clothing and hats, beards and pony-tails. Likewise the women, though not all of them would have beards. Guilty as charged, M'Lud...) For an excellent selection of maps and towns and other information about all the departments, go to: http://www.french-at-a-touch.com/French_Regions/Brittany/brittany_5.htm Town or Country..or In Between? So, that's a very rough guide to the diverse delights of the region. But even when you think you know whereabouts in Brittany you would like to own a property, you still need to decide exactly where within that department would suit you best. By that I do not mean a specific area, but in what type of surroundings. Home Alone Do you dream of an isolated country cottage with no neighbours and lots of land? This is a common fantasy for townies who think they would love a rustic retreat in the middle of the middle of nowhere. This common bucolic daydream is all very well if you are suited mentally and physically to the demands of country living. If not, think before you opt for isolation. The bottom of a dead-end track may be tranquil, but it can be lonely..or even claustrophobic to be marooned with only yourself or loved one to talk to. It is also a bit of a bummer when you get back from the shopping run and remember you forgot the butter, and that the nearest grocery shop is five miles away. Then there's the lust for land which so many Brits with small gardens in the UK seem to carry embedded in their genes. Believe it or not, the more land you own, the more looking-after it takes. Especially in your absence. I know Britons who bought hectares of land with their French properties yet did not realise that they would need more than a Flymo hovermower to keep the grass in check...

The middle of nowhere...City Slickers In my experience, surprisingly few Britons buy in towns, despite the obvious attractions of being a step away from all the shops and vital facilities like bars and restaurants. Another advantage of an apartment or townhouse is the fact that you can more easily become immersed in French culture and learning the language than in an isolated country location. And isn't that part of the reason you wanted to buy here? Also, there are some real property bargains to be found in provincial towns, and I suspect that may have something to do with the way that Brits seem to have cornered the market in buying up country seats. Just by buying a ruin and doing it up (often badly) and then putting it on the market at an inflated price, they have set the gold standard for that olde mill by the stream...

Not far from the bar..Village Virtues Again in my experience, some of the happiest Brit buyers are those who opted for a cottage or house in a village or hamlet. That way, they say, you get the best of all possible worlds, with relative tranquility and the fun and games of country living, but also with neighbours to get to know and amuse (and bemuse) by practicing your rotten French on. The sleepest village always has lots going on, and there's the added security of knowing that someone will be keeping an eye on your home while you are away.

At home in a hamlet...Ruinous Costs Finally, having dealt with where you might like to live, there is the question of what you choose to live in..and the condition it is in when you get your hands on the keys.Many Britons like the idea of buying a derelict cottage and lovingly restoring it to what it never was; others fancy turning a defunct barn or a cattle-byre or even a former pig-stye into their own little castle...and with their own little hands. A lovely idea, but the adventure can be a costly one in several ways. You may know how to stick a shelf on the wall or even be an advanced DIY-er, but how are you with the ins and outs of complete restoration? Even if you intend buying in skilled labour, have you thought through the challenges ahead? Especially as you will be doing your project-leading in a foreign country, or even from a foreign country if you will be having most of the work done in your absence. As to costings and from bitter experience and as a rule of thumb, my tip would be to carefully work out what you think a complete restoration is going to cost you- then double it. Better still, treble it. As a serial French property restorer of isolated ruins, you will understand that I am not trying to put anyone off what can be a tremendously rewarding and sometimes even profitable exercise; I am just warning (again from personal experience) of the possible dangers to your emotional, physical and financial wellbeing.Full of promise.....or full of pain?Size Matters Another interesting area of Brits buying French property is how so many think that big is always better. To be fair, it is difficult to be sensible about your real requirements when you get so much more for your money in property terms on this side of the Channel. I even know of people who bought Bed and Breakfast establishments just so they could justify having more rooms in their French property. And a bathroom for every day of the week. Just remember that more rooms means more restoration and general refurbishment costs, and higher heating bills and habitation taxes. Plus there's the problem of being unable to say no to those hordes of self-inviting friends you will suddenly acquire along with your corner of a foreign field...

If, because of or even despite the above, you are still interested in buying a property in our neck of the woods, meet Benoit Dufour. Benoit is a specialist in property buys in Finistere , and is also one of the nicest and most honest blokes you could wish to meet. He is also an ardent anglophile -despite knowing me- and speaks better English than I. Or should that be 'me'? Benoit's contact details, agency and offerings can be found by clicking [here](#), and more agencies for the rest of Brittany can be found on the [links page](#). George's Top Ten Tips for buying a property in France:

- Make up your mind exactly where you want to buy. France is a big country, and prices vary depending on location. Also, you may like the idea of being deep down south in grape-growing country with fabulous weather in the summer, but how far do you live from the south coast of England, and how long will the journey take on the other side? Generally, the further away your holiday home, the less often you will be able to visit it.

- Decide on the sort of property you really want at an early stage. In my experience, (and as any French property estate agent will tell you) most people end up buying an entirely different type of property from the one they originally thought they were looking for. Couples often go over the Channel afire with the idea of living in isolated splendour in a restored farmhouse or derelict chateau, but sensibly opt for a more realistic village property with much less to spend on restoration (see 3. and 4.), no huge area of land to worry about keeping in order, and neighbours to get to know and keep an eye on your investment while you are away.

- Set a price limit and try to stick to it. It's so tempting to go over budget when you see what just a few thousand more pounds will buy. It may be a sensible move to spend more on a property which is fully restored, and you should definitely beware the siren call of a ruined castle with bags of potential costing much less than your modest home in the UK. And don't forget all the 'hidden' costs, like the fees and taxes you, as the buyer, will have to pay when you find your dream home. They may not be included in the asking price!

- Think carefully about borrowing money to realise your dream, and even more carefully about who you borrow from. Apart from having to make the repayments, you may find all sorts of ties and conditions associated with a holiday home, and the exchange rate may not do you any favours if you borrow in France.

- Don't underestimate the cost and challenge of restoration. A very general rule of thumb is that a full restoration of a derelict property will cost at least three times the asking price. Sometimes it is much, much more. You may think you're a master builder because you can put a shelf up fairly safely, but have you ever fitted an entire new roof including rafters, or installed a septic tank? The cost of skilled labour can be even higher in France than in the UK, and communications can be difficult if your restaurant French can't cope with telling a plumber you'd rather have the sink unit in the kitchen than the sitting room.

- Think very carefully about the downside of sharing the cost of your dream home with friends. The idea of halving the outlay and running costs by buying a property with another couple may seem a perfect proposal, but just wait till you get to the nitty gritty of what colour and style the curtains should be, let alone what sort of property you want, and where it will be.

- View your potential purchase in the winter, at least a dozen times, and in the sober light of day. I know people who bought their home in France after just one viewing visit, and lived to regret it. The story about falling in love with a place and buying it on sight sounds fine, but love is blind, and all those little problems like deathwatch beetle and subsidence can be missed if you are full of enthusiasm or red wine.

- Be sure your partner really shares your vision and dream. You may start off thinking that you both agree on exactly

where you wish to buy and what you want from a holiday or retirement home, but are you sure? All too often in my experience, one partner will agree to the other's fantasies to keep the peace, and the truth will emerge only when it is too late.

- Remember your property will usually take much longer to sell than to buy. Unlike in the UK, it can take two years or more to sell your French property if you need to. Buyers are spoiled for choice, and may not share your idea of a perfect holiday home.

- Take your time. It's so easy to settle quickly for what looks like a perfect holiday home at a crazy price. There may well be an even better buy just around the corner, and besides, looking is part of the fun!