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# Buying a house in France

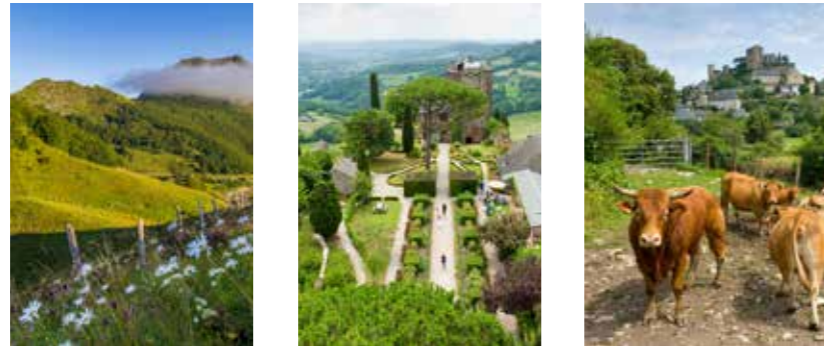
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*Natalie Leggett runs our head office sales support team; they are the first point of contact for our clients. Who better to offer advice on buying property in France?*

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It's an active market – our phones are ringing and our inboxes are full, with enquiries coming from both French buyers and from those around the world. If you too are looking to buy, then there are a few things that you can do to save yourself time and money. Here are seven suggestions to help you jump to the front of the queue and get the pick of the crop? Follow them and they just might give you an edge over other buyers and enable you to snap up your dream home.

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# Far from the madding crowd

If you're looking for unspoilt scenery, fresh air and small traditional communities, France has much to offer, writes Karen Tait – and these sparsely populated areas are no longer as remote as they once were

WORDS: KAREN TAIT PHOTOS: SHUTTER STOCK (MAKASANA)

The UK has a population density of 279/km<sup>2</sup>, rising to 434/km<sup>2</sup> in England, which compares with just 117/km<sup>2</sup> in metropolitan France. So it's easy to see why France, especially rural areas, can feel so peaceful and stress-free – and that's the appeal of a French holiday home or a move across the Channel for many property buyers. It represents a more laidback lifestyle, often with traditional values and pastimes on offer in the local communities. If you're dreaming of a home far from the madding crowd, there are so many delightful options on offer in France. But if you really want peace and quiet, you're best off heading for one of the country's least populated areas – which also just happen to offer some of its most beautiful unspoilt scenery. And as an added bonus, you'll also discover some of the cheapest property in France too!



## CREUSE (NOUVELLE-AQUITAINE)

Population density: 21/km<sup>2</sup>  
Average house price: €710/m<sup>2</sup>

Let's start with Creuse – the most affordable department in France when it comes to buying a home. With no swanky seaside resorts or large cities driving up prices, what you'll find instead are pretty market towns and villages, set amongst lush green countryside with countless rivers and lakes. Lac de Vassivière, on the Millevaches Plateau, is one of France's largest leisure lakes, and there are plenty of walking, cycling and horse-riding trails. Part of the Massif Central, the rolling green hills of Creuse are home to the famous Limousin red-brown cattle – in fact, cows outnumber people here!

The largest town is Guéret (population 1,200) but it's small compared to other departmental capitals. Here you'll discover



historic blue-granite buildings, a 13th-century church, 15th century Gothic Hôtel de Moneyroux, a museum, a park with activities lake, a busy market and even a giant maze! South of the town, the Chabrières forest is home to the Monts de Guéret wildlife park, where wolves roam within large enclosures.

One of Creuse's best-known towns is Aubusson, famous for its tapestries and carpets – ideal if you need a lovely rug for your new French home! Naturally there's a museum dedicated to the craft. The charming old town has ancient houses and a 17th-century stone bridge over the River Creuse.

Once the headquarters of the Knights Templar, the medieval town of Bourgneuf still has many 15th-century houses and three towers from the old castle. La Souterraine is another interesting market town, with a medieval central square and 13th-century gate.

While the Creuse was certainly remote in the past, it's much easier to access nowadays. The closest airports are Brive-Vallée de la Dordogne and Limoges, and La Souterraine has high-speed TGV rail links to Paris (and onwards to the UK by Eurostar).

"If you're looking for authentic, beautiful rural countryside, peace and quiet, lots of leisure activities, pure air quality and fabulously welcoming locals, all on a lower budget, then you couldn't do any better than La Creuse," says Leggett local agent Maggie Entwistle. "The climate is temperate, never too hot and never too cold. We have real seasons, and lots to do, especially in the summer with the abundant, freshwater swimming lakes and a flea market or fair, somewhere every weekend. La Creuse is a very special place."

## CORRÈZE (NOUVELLE-AQUITAINE)

Population density: 41/km<sup>2</sup>  
Average house price: €1,270/m<sup>2</sup>

Nestled between the Creuse and ever-popular Dordogne, the Corrèze shares much of what has made its neighbouring department so popular over the years. Indeed, the picturesque Dordogne valley, home to photogenic villages and busy tourist sites, runs through the Corrèze too. If you're looking for vast expanses of unspoilt countryside – including the Millevaches Regional Nature Park – then Corrèze should be on your list. If you need any further proof, it's home to no fewer than six official Plus Beaux Villages de France: Collonges-la-

Rouge (where the 'most beautiful villages' organisation was founded), Turenne, Curemonte, Beaulieu-sur-Dordogne, Ségur-le-Château and Saint-Robert.

The capital is Tulle, although the largest town is actually Brive-la-Gaillarde – home to an international airport with UK flights, as well as a TGV rail station. The A20 motorway also passes through Corrèze. Tulle is a historic lacemaking centre, also famous for its accordion industry – there are festivals celebrating both – and it has an impressive cathedral. For a rural backwater town, it's had some surprisingly world-famous residents including François Hollande and Jacques Chirac. Brive has a busy market, an array of restaurants, beautiful historic buildings and an annual book fair. On the banks of the Dordogne, medieval Argentan is a particularly attractive town with riverside cafés, while Uzerche, often described as the 'Pearl of Limousin' sits atop a rocky outcrop above the Vézère river.





#### AVERAGE PROPERTY PRICES

##### Creuse:

€710/m<sup>2</sup> (houses);  
€900/m<sup>2</sup> (apartments)

##### Corrèze:

€1,270/m<sup>2</sup> (houses);  
€1,440/m<sup>2</sup> (apartments)

##### Ariège:

€1,310/m<sup>2</sup> (houses);  
€1,540/m<sup>2</sup> (apartments)

##### Lozère:

€1,260/m<sup>2</sup> (houses);  
€1,370/m<sup>2</sup> (apartments)

##### Cantal:

€1,080/m<sup>2</sup> (houses);  
€1,290/m<sup>2</sup> (apartments)

##### Nievre:

€900/m<sup>2</sup> (houses);  
€960/m<sup>2</sup> (apartments)

##### Gers:

€1,400/m<sup>2</sup> (houses);  
€1,570/m<sup>2</sup> (apartments)

Source: Notaires de France

Local Leggett agent Jet de Heer has lived in Corrèze for over 10 years. “We have natural parks, great wildlife, public lakes and picturesque villages as well as bustling towns,” she says. “It’s green and calm without being boring. The people are friendly, there are a lot of activities and historic sites. The whole of the Corrèze has fibre optic cable – we are a great mix of rural and modern.

“Property prices are better here: value for money, old and new, ready to move into and projects,” she explains. “We have turnkey, lock-up-and-leave properties with three to four bedrooms for less than €100,000, large renovated properties with a pool on a hectare of land for about €450,000, and projects for as little as €50,000.”

#### ARIÈGE (OCCITANIE)

Population density: 32/km<sup>2</sup>  
Average house price: €1,310/m<sup>2</sup>

Deep in the Pyrénées mountains, close to the borders of Spain and Andorra, Ariège is one of the most unspoiled areas of France, home to over 490,000 hectares of forest, the Pyrénées-Ariégeoises regional park and Orlu valley nature reserve. You’ll find prehistoric caves, Cathar castles (Montségur and Roquefixade), pretty villages such as Camon, Mirepoix and Tourtouse, and a sprinkling of ski resorts including the spa town of Ax-les-Thermes. The area is perfectly suited to outdoor activities and is ideal for househunters seeing a traditional way of life in France.

Ariège also has the least populated departmental capital in France, Foix, with just over 9,000 inhabitants. At the foot of the Pyrénées, at the confluence of the Ariège and Arget rivers, and close to the Spanish border, the town is dominated by its castle,

now a museum. Pamiers is the largest town in the department, however, with red-brick buildings and a cathedral with an ornate bell tower. On the St-James pilgrimage route, Saint-Lizier is a Gallo-Roman town rich in art and history, with two cathedrals, while Mirepoix has a large central square with half-timbered houses supported on wood pillars creating a wonderful covered arcade.

Despite being so remote, Ariège is not so difficult to reach, via the international airport and TGV station at Toulouse (87km from Foix) and regional rail services.

“The Ariège is peaceful and tranquil,” says local Leggett agent Victoria Stonehewer, “it suits people who love the outdoors and nature.” However, that doesn’t mean there’s nothing else to do. “It can get busy, for example, the market in Mirepoix on a Monday morning – people travel a long way to visit it.”

“Property prices are reasonable for mountain life, I feel you get more for your money,” she adds, “and there’s more going on, you’re close to ski areas, while not a million miles away from Carcassonne or the beach.

#### ALSO CONSIDER...

If you love the south of France but aren’t so enamoured of the tourist crowds, why not consider Lozère (Occitanie), France’s most scarcely populated department with just 15 people per square kilometre. It’s home to the beautiful Cévennes mountains (famously traversed by Robert Louis Stevenson and his donkey), as well as the Plus Beaux Villages of Sainte-Enimie, La Garde-Guérin and Le Malzieu-Ville. The main town is Mende, the nearest airports are Clermont-Ferrand, Montpellier and Nîmes, and the average house price is €1,260/m<sup>2</sup>.

The southwest of France is particularly sought-after by overseas buyers as well as the French themselves, moving from the north or busier cities. Gascony conjures up images of vast sunflower fields, impressive stone farmhouses and lively towns – Marciac has a world-famous jazz festival and there are six Plus Beaux Villages: Lavardens, Larresingle, La Romieu, Montréal, Fourcès, Sarrant – but the department of Gers is actually one of France’s least populated areas (31/km<sup>2</sup>) with an attractively low average house price (€1,400/m<sup>2</sup>). The main towns are Auch, Condom, Miande and Fleurance, and the nearest airport is Toulouse.

With its global reputation for fine wine and gastronomy, it may surprise you to hear that parts of Burgundy are very affordable and uncrowded. Nièvre has only 30 people per square kilometre and the average house price is just €960/m<sup>2</sup>. A rural department, it is home to the Morvan regional park with its woodland, rivers and traditional villages, while the Nivernais canal is popular for boating. The main town is Nevers, home to many 14th and 15th-century buildings, and the closest airport is Paris to the north of Burgundy.

# Our family life in rural Vienne

Toby Hawkins, a Leggett agent, lives with his family in rural Vienne



“We love being closer to nature.”

I moved to France to get off the rat race treadmill. Food, family and people matter more to the French than money, job title or status symbol cars etc. It is a more old-fashioned way of life in rural France, much like the UK 50 years ago.

Climate was important to us, having lived near Manchester for five years in the constant drizzle, so we wanted to be far enough south for a guaranteed summer, yet still within four hours of Channel ferries.

I had always been a fan of the Poitou-Charentes area, but preferred not to be on the coast as the prices are much higher within 30 minutes of the sea, and the community is more real inland. Coastal towns are very busy in summer and very quiet in winter.

We wanted a place where we could be self-sufficient keeping animals and growing vegetables, with a house large enough for a family of six and for a budget of less than €200,000. A large stone farmhouse with rural views, surrounded by fields of sunflowers.

We now live in a hamlet in Vienne with seven other houses, 15 minutes from the nearest town and supermarket. We love being closer to nature, and we enjoy the seasons and long summers in the garden. For days out we go canoeing on the River Vienne, walk straight from our back door across rolling countryside, and visit the Futuroscope theme park in Poitiers or Valley des Singes monkey zoo, which has no cages.

Our four children all went to school and university in France and have chosen to stay in France, although they have moved to cities which are more appealing to the younger generation (two are in Paris, one in Angers and one in Toulouse).

We have beautiful countryside, glorious weather and a rural lifestyle – all at a fraction of the cost of more well-known départements!



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