

# *La Maison du Bonheur*

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## SMALL IS BEAUTIFUL

### Gabrielle Cleasby puts the case for the small business

Prospective purchasers of French property today have at their disposal a wide variety of information in newspapers, magazines, and books, all of which give a huge range of ideas and a bewildering choice of advertisers, many of whom are agents promoting all kinds of properties. It can be a daunting task sorting through this sea of print, especially if you are unfamiliar with the French system of property purchase.

Many agents are based in the UK and act as 'go-betweens', being in touch with a large network of agents in France with whom they make appointments on your behalf. These are generally larger enterprises. However, I would like to put the case for those, ourselves included, who run smaller businesses, who live and work in France, and who probably cover one specialised area. If you have already decided on your area, or if you want more specific details about an area, then these are the people to approach. They have first hand knowledge of climate, communications, life-style, types of property available. Moreover, they will have selected and visited each individual property and will be able to provide more detailed knowledge of each one.

La Maison du Bonheur is one such small business based in SW France in the Gers in the heart of Gascony. We cover the whole of the Gers and we occasionally stray just into adjoining *departements*. Many of our clients fly to Toulouse, our nearest airport – just 45 minutes away. The major carriers are British Airways (Gatwick); Air France (Heathrow); British European (Birmingham); Buzz (Stansted). British Midland have just started a limited service from East Midlands under their 'cheapie' label, bmibaby, and I have just booked a single ticket for £10!

We are pleased to offer the more personal touch and are unashamedly proud of the friendly, relaxed atmosphere in which we work to make your time with us not simply helpful and informative, but also enjoyable and fun! We normally spend a day, sometimes longer, with each client, and we accompany you. We do not farm you out to foreign agents or send you on visits, leaving you to fend for yourselves.

Most businesses like ours will not be fully-fledged agencies as this is a complicated and often impossible step to take because of French regulation. However, each will be linked to a registered French *immobilier* as an *agent commercial* and will have a professional card with a *siret* number registered at the local *Prefecture*. If you have any doubts about the legality of the people you are dealing with, you can always ask to see their card.

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Another grey area is the price of the property. It is advisable to establish exactly what is included. For our part, we always show the French selling price – exactly the same as you will see it in our agent's window in Auch. This price includes the *net vendeur* (the amount the owner wishes to have) and the French agent's commission. The notaire's fees have to be added to the sum once a sale is negotiated and agreed, and these are on a fixed scale. There might be 'extras' to add on. For example, if you take out a mortgage, there will be a compulsory registration fee. It is also important to point out that all money is usually held by the notaire in a special account, and not by the agent.

As for other 'extras', beware of anyone charging for their 'services', whatever that might mean. You should find that most people make no extra charges as their financial return on any deal is a portion of their *immobilier's* commission. Any worthwhile agent will accompany you to the notaire to translate and explain the proceedings. ( If the first contract is signed in the UK, we will talk you through it over the telephone. ) An agent should also undertake to deal with the utilities, the insurance, and to liaise with the notaire and keep in contact with you throughout the buying process, generally smoothing the path and having the headaches on your behalf. All of this should be free but is sometimes wrapped up as part of a package with the enticement of legal and translation services, where you pay, in effect, for a very expensive translation! Never be afraid to ask the exact price of these 'services' before you commit yourself, and do not be afraid to vote with your feet. Smaller businesses such as La Maison du Bonheur can usually point you in the direction of specialised help at no gain to ourselves and at considerable financial saving to yourself.

Finally, one way of checking us out is to visit us at FPN exhibitions where, although time is limited, there is a chance to talk and establish a rapport, safe in the knowledge that when you make an appointment, we are the people you will be dealing with on the spot in France.

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