

# *La Maison du Bonheur*

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## **TO THINE OWN SELF BE TRUE! HELP US TO HELP YOU**

**Gabrielle Cleasby**

With an endless flow of people arriving in search of a French property, be it for holidays or for a permanent home, I thought it might be a good idea to take stock of the current situation. Forgive me if I repeat myself from previous articles, but some people are still making basic mistakes which then lead to misunderstandings, disappointment and frustration. I know many of you are experienced hands at all this, but I think it appropriate to go over a few points as a reminder to some and as a help to others just embarking on their search.

Many people are well prepared, having done a certain amount of research and are well informed. Sometimes, however, the information gleaned is misleading and can lead to disappointment. You need only look at the list of TV programmes available and watch some of them to see what I mean. As far as I can see, many are made simply to supply what the producer feels is 'good television' with far-fetched situations, but so many of them give the impression that you can pick up a house for a song. That may be still be the case in some regions but prices do vary enormously according to the area, just as they do in the United Kingdom, so why should it be any different in France? It is really depressing to have to tell enquirers that it is impossible to supply here in the Gers a pretty village house with three bedrooms, two bathrooms and a garden for £60,000. As for the gite idea, you are not going to walk into a ready-made business for £150,000. Some of you may laugh, but these are some of the enquiries we have dealt with over the past year, thanks to misleading information. So, you do need to be realistic about what your budget can buy for you. Contact people locally who can give you first-hand knowledge.

Most clients know France well and are not deceived by the seemingly short distances between places in those thick atlases. However, some are still not prepared when it comes to organising their time efficiently and they attempt too much in a day. This is all the more frustrating when they bring children along. House hunting is tiring at the best of times and is not the most exciting activity for children. You will not be able to concentrate on the houses because your attention will inevitably be divided. So, chat up granny or the au pair! Whilst on the subject of time efficiency, it is also better, in my opinion, to limit yourself to a small number of agents who are happy to spend a day with you, rather than agent hopping. Otherwise, you end up with appointments all over the place and vast distances to travel. The chances are you will be permanently late or not arrive at all. We had two instances recently where clients cancelled very last minute because they had under-estimated distances and time. Unfortunately, for one of them, Martyn was already an hour and a half away from home at the appointed rendez-vous! This is why we rarely work in this way. We believe we can give the best

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service by having a preliminary meeting in our office where we have all the information at our fingertips. We can show extra photos which might influence a viewing one way or the other, and we can quickly change tack if you have revised your ideas. If you look carefully, you will find a number of people working like this who are happy to give you a more detailed and personal service.

Finally, do work out exactly how you are going to deal with the financial aspect of your purchase. If you need a mortgage it is a good idea to try to obtain an 'in principle' agreement so you can proceed quickly if you find the ideal property. Similarly, if the purchase is with cash, do you really mean 'cash'? We still have clients who tell us it is a cash purchase when what they actually mean is that they will have the cash once their UK house is sold. This really means you are not in a position to buy and you should recognise this! No French owner will wait whilst you sell up. Once you do have the cash in the bank, you are in a very strong position.

Following on from the cash angle, as soon as clients have sold in the UK many of them rent in France so they are on the spot when the right property comes along. For the most part, this works well and is greatly to your advantage. However, don't make the same mistake as some people we met. They automatically assumed that because they had cash, and therefore purchasing power, they could look and look until the dream property with their very specific requirements turned up. They seemed to be so inflexible and unprepared to compromise. How many times do we achieve the ideal in our lifetime? I'm still waiting! For all I know, they are still out there, renting some miserable room, and waiting for the right property whilst prices have risen, probably putting it above their means!

So, to sum up - be prepared, be realistic, be flexible, be open to advice from people on the spot. Above all, be honest with yourselves and, of course, enjoy yourselves!

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