

Retiring in France

David Hampshire

2nd
Edition

Printed
in full
colour



*The best-selling and most comprehensive book available
for anyone planning to retire to France*

Retiring in **FRANCE**

David Hampshire

Copyright Survival Books



SURVIVAL BOOKS • LONDON • ENGLAND

First published 2007
Second Edition 2008

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or recorded by any means, without prior written permission from the author.

Copyright © Survival Books 2007, 2008
Cover photograph © tonidesign ( www.bigstockphoto.com)
Cartoons, illustrations and maps © Jim Watson

Survival Books Limited
26 York Street, London W1U 6PZ, United Kingdom
 +44 (0)20-7788 7644,  +44 (0)870-762 3212
 info@survivalbooks.net
 www.survivalbooks.net

British Library Cataloguing in Publication Data.
A CIP record for this book is available
from the British Library.
ISBN: 978-1-907339-04-2

Printed and bound in India by Ajanta Offset

ACKNOWLEDGEMENTS

I would like to thank everyone who contributed to the successful publication of this book, including numerous retirees for their invaluable thoughts on retiring to France and countless staff at government offices and local councils for their help with queries. Some people who deserve a particular mention for their excellent research include Joe Laredo (revision and updating for second edition), Graeme Chesters, Selwyn Glick, Martin Hills and Trevor Zutshi. Kerry Laredo for proof-reading, Di Tolland for the page design and indexing, Jim Watson for the illustrations, cartoons and maps – and last, but not least, the many photographers (listed on page 326), whose superb images help bring France to life.

THE AUTHOR

David Hampshire was born in England and after serving in the Royal Air Force, was employed for many years in the computer industry. His work has taken him around the world and he has lived and worked in many countries, including Australia, France, Germany, Malaysia, the Netherlands, Panama, Singapore, Spain, and Switzerland. David is the author, co-author or editor of around 20 titles, including *Buying a Home in France* and *Living and Working in France*. David lives with his partner in England and Panama.

WHAT READERS & REVIEWERS

'If you need to find out how France works then this book is indispensable. Native French people probably have a less thorough understanding of how their country functions.'

Living France

'It's everything you always wanted to ask but didn't for fear of the contemptuous put down. The best English-language guide. Its pages are stuffed with practical information on everyday subjects and are designed to compliment the traditional guidebook.'

Swiss News

'Rarely has a 'survival guide' contained such useful advice – This book dispels doubts for first-time travellers, yet is also useful for seasoned globetrotters – In a word, if you're planning to move to the US or go there for a long-term stay, then buy this book both for general reading and as a ready-reference.'

American Citizens Abroad

'Let's say it at once. David Hampshire's Living and Working in France is the best handbook ever produced for visitors and foreign residents in this country; indeed, my discussion with locals showed that it has much to teach even those born and bred in l'Hexagone – It is Hampshire's meticulous detail which lifts his work way beyond the range of other books with similar titles. Often you think of a supplementary question and search for the answer in vain. With Hampshire this is rarely the case. – He writes with great clarity (and gives French equivalents of all key terms), a touch of humour and a ready eye for the odd (and often illuminating) fact. – This book is absolutely indispensable.'

The Riviera Reporter

'A must for all future expats. I invested in several books but this is the only one you need. Every issue and concern is covered, every daft question you have but are frightened to ask is answered honestly without pulling any punches. Highly recommended.'

Reader

'In answer to the desert island question about the one how-to book on France, this book would be it.'

The Recorder

'The ultimate reference book. Every subject imaginable is exhaustively explained in simple terms. An excellent introduction to fully enjoy all that this fine country has to offer and save time and money in the process.'

American Club of Zurich

HAVE SAID ABOUT SURVIVAL BOOKS

'The amount of information covered is not short of incredible. I thought I knew enough about my birth country. This book has proved me wrong. Don't go to France without it. Big mistake if you do. Absolutely priceless!'

Reader

'When you buy a model plane for your child, a video recorder, or some new computer gizmo, you get with it a leaflet or booklet pleading 'Read Me First', or bearing large friendly letters or bold type saying 'IMPORTANT - follow the instructions carefully'. This book should be similarly supplied to all those entering France with anything more durable than a 5-day return ticket. – It is worth reading even if you are just visiting briefly, or if you have lived here for years and feel totally knowledgeable and secure. But if you need to find out how France works then it is indispensable. Native French people probably have a less thorough understanding of how their country functions. – Where it is most essential, the book is most up to the minute.'

Living France

A comprehensive guide to all things French, written in a highly readable and amusing style, for anyone planning to live, work or retire in France.

The Times

Covers every conceivable question that might be asked concerning everyday life – I know of no other book that could take the place of this one.

France in Print

A concise, thorough account of the Do's and DONT's for a foreigner in Switzerland – Crammed with useful information and lightened with humorous quips which make the facts more readable.

American Citizens Abroad

'I found this a wonderful book crammed with facts and figures, with a straightforward approach to the problems and pitfalls you are likely to encounter. The whole laced with humour and a thorough understanding of what's involved. Gets my vote!'

Reader

'A vital tool in the war against real estate sharks; don't even think of buying without reading this book first!'

Everything Spain

'We would like to congratulate you on this work: it is really super! We hand it out to our expatriates and they read it with great interest and pleasure.'

ICI (Switzerland) AG

CONTENTS

1. WHY RETIRE TO FRANCE?	15
ADVANTAGES & DISADVANTAGES	16
OTHER CONSIDERATIONS	20
2. BE PREPARED	25
VISAS & PERMITS	25
GETTING THERE	28
GETTING AROUND	34
KEEPING IN TOUCH	39
LEARNING THE LANGUAGE	47
3. CAN YOU AFFORD IT?	53
COST OF LIVING	53
PENSIONS & SOCIAL SECURITY BENEFITS	63
4. LOCATION, LOCATION, LOCATION	67
RENTING BEFORE BUYING	68
CHOOSING THE LOCATION	73
REGIONS	80
5. YOUR DREAM HOME	107
TYPES OF PROPERTY	107
COST OF PROPERTY	114
LETTING YOUR PROPERTY	122
DOING YOUR OWN LETTING	125
HOME SECURITY	125
UTILITIES	127
HEATING & AIR-CONDITIONING	132
6. MAKING THE MOVE	137
SHIPPING YOUR BELONGINGS	137
PRE-DEPARTURE HEALTH CHECK	140
IMMIGRATION	140
CUSTOMS	141
REGISTRATION	143

FINDING HELP	143
SEL	145
AVF	146
CIRA	146
MOVING IN	146
CHECKLISTS	148

7. HEALTHY LIVING **153**

HEALTH RISKS	154
BEFORE YOU GO	155
EMERGENCIES	157
NATIONAL HEALTH SYSTEM	159
HOSPITALS	164
DOCTORS	168
MEDICINES & CHEMISTS'	169
DENTISTS	171
OPTICIANS	172
MEDICAL TREATMENT ABROAD	174
DYING IN FRANCE	174

8. MONEY MATTERS **179**

FRENCH CURRENCY	180
IMPORTING & EXPORTING MONEY	181
BANKS	183
MORTGAGES	186
TAXATION	189
INCOME TAX	189
WEALTH TAX	195
PROPERTY TAXES	195
CAPITAL GAINS TAX	198
INHERITANCE & GIFT TAX	199
WILLS	204

9. PEACE OF MIND: INSURANCE **209**

CAR INSURANCE	209
HOUSEHOLD INSURANCE	214
THIRD-PARTY LIABILITY INSURANCE	217
HOLIDAY & TRAVEL INSURANCE	217
PRIVATE HEALTH INSURANCE	219

10. KEEPING OCCUPIED **227**

EMPLOYMENT OPPORTUNITIES	227
OUTDOOR ACTIVITIES	229
SPORTS	234
ENTERTAINMENT	241
SOCIAL CLUBS & ORGANISATIONS	246
HOLIDAYS	247
DAY & EVENING CLASSES	247

11. ODDS & ENDS **251**

CRIME	251
CULTURE SHOCK	253
FACTS ABOUT FRANCE	254
POLICE	255
RELIGION	257
SOCIAL CUSTOMS	257
VOTING	261

12. RETURNING HOME **263**

CAN YOU AFFORD IT?	264
TIMING	264
SELLING YOUR HOME	265
TERMINATING A RENTAL CONTRACT	267
SETTLING YOUR AFFAIRS IN FRANCE	267
ARRIVAL IN YOUR HOME COUNTRY	268

APPENDICES **271**

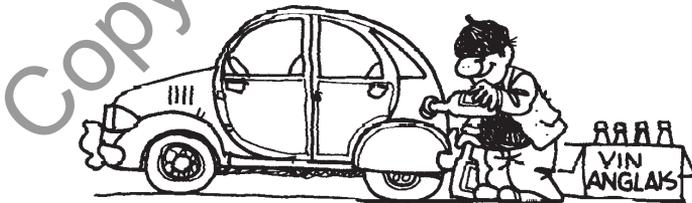
APPENDIX A: USEFUL ADDRESSES	271
APPENDIX B: FURTHER READING	276
APPENDIX C: USEFUL WEBSITES	282
APPENDIX D: WEIGHTS & MEASURES	292
APPENDIX E: MAP OF FRANCE	296
APPENDIX F: AIRLINES & AIRPORTS	300
APPENDIX G: STATISTICS	307

INDEX **311**

IMPORTANT NOTE

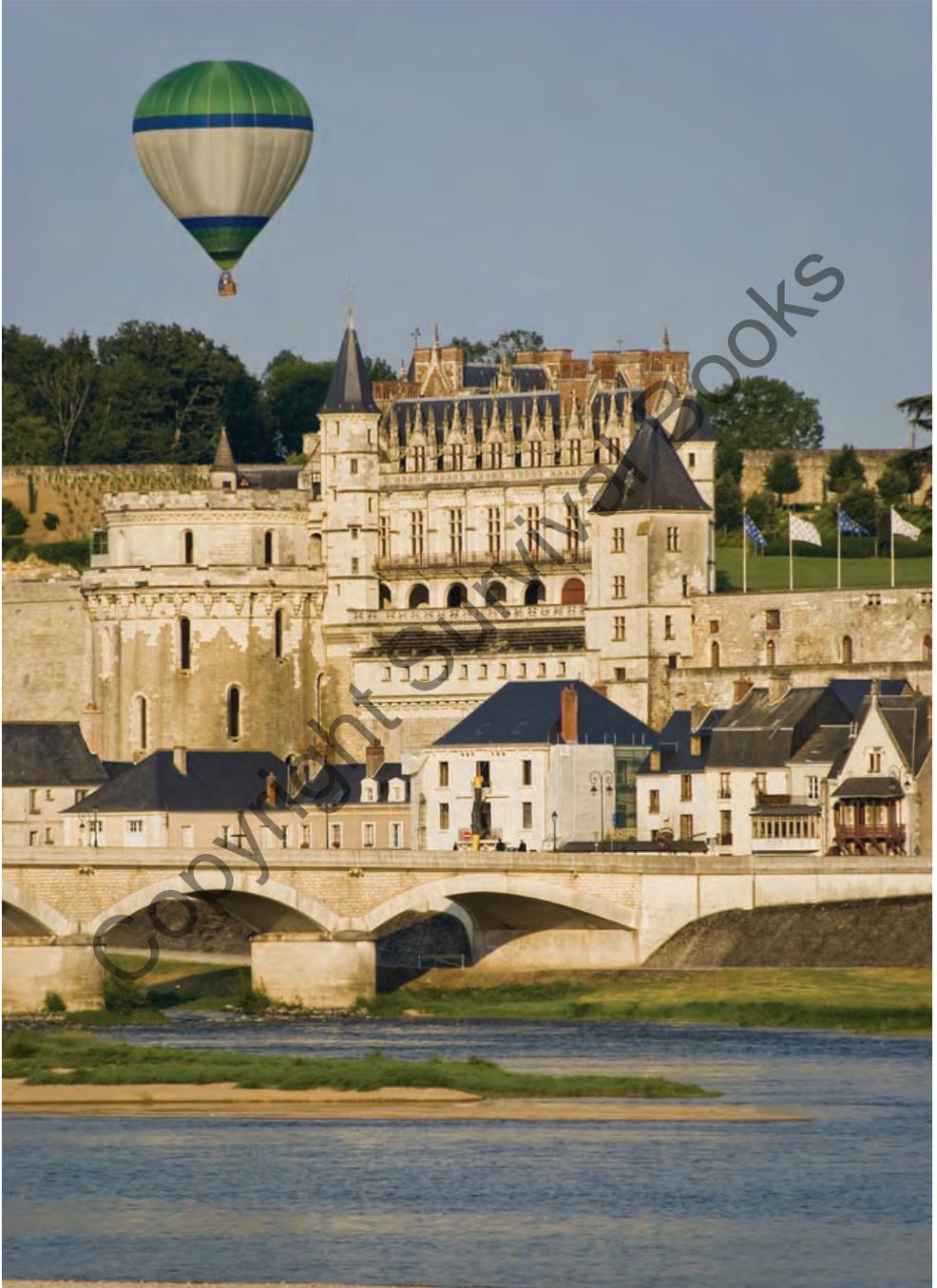
Readers should note that the laws and regulations regarding retirement and buying property in France aren't the same as in other countries and are liable to change periodically. Those who aren't nationals of an EU country will need to obtain a residence permit to retire permanently in France. I cannot recommend too strongly that you always check with an official and reliable source (not necessarily the same) and obtain expert legal advice before making plans to retire in France or buying or renting a home there. Don't, however, believe everything you're told or read – even, dare I say it, herein!

To help you obtain further information and verify data with official sources, useful addresses and references to other sources of information have been included in all chapters and in Appendices A to C. Important points have been emphasised throughout the book in **bold** print, some of which it would be expensive or foolish to disregard. **Ignore them at your peril or cost!** Unless specifically stated, the reference to any company, organisation, product or publication in this book doesn't constitute an endorsement or recommendation.



AUTHOR'S NOTES

- Times are shown using the 24-hour clock, e.g. 10am is shown as 10.00 and 10pm as 22.00, the usual way of expressing the time in France.
- Prices quoted should be taken only as estimates, although they were mostly correct when going to print and fortunately don't usually change greatly overnight. Although prices are sometimes quoted exclusive of value added tax (*hors taxes/HT*) in France, most prices are quoted inclusive of tax (*toutes taxes comprises/TTC*), which is the method used when quoting prices in this book.
- His/he/him also means her/she/her – please forgive me, ladies. This is done to make life easier for both the reader and the author, and isn't intended to be sexist.
- Most spelling is (or should be) British, not American English.
- Frequent references are made in this book to the European Union (EU), which comprises Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom, and the European Economic Area (EEA), which includes the EU countries plus Iceland, Liechtenstein and Norway.
- Warnings and important points are shown in **bold** type.
- The following symbols are used in this book: ☎ (telephone), ☎ (fax), 🌐 (internet) and ✉ (email).
- Lists of further information sources, further reading and useful websites are contained in **Appendices A, B and C** respectively.
- For those unfamiliar with the metric system of weights and measures, imperial conversion tables are shown in **Appendix D**.
- Useful maps of France are contained in **Appendix E** and on page 6.
- Airline and airport information is provided in **Appendix F**.



Amboise, Loire Valley, Indre-et-Loire

INTRODUCTION

Millions of people dream of retiring to a home abroad where they can enjoy a slower, more relaxed lifestyle and a milder climate. A number of surveys in recent years have concluded that as many as one in five Britons aged over 50 are planning to retire abroad by 2015-2020, and there are signs of similar trends in Germany and other northern European countries. One of Europe's most popular retirement destinations is France, which is already home to thousands of foreign retirees whose favourite retirement spots include Brittany, Dordogne, Normandy, Provence and the Côte d'Azur.

Among France's many attractions are its generally mild climate (particularly in the south); beautiful beaches and villages, and vibrant cities; high standard of living; outstanding healthcare (among the best in the world); superb food and wine; spectacular countryside; and good (low-cost) air connections, particularly with northern European countries.

Many retirees find that a move to France results in a much-improved quality of life and most claim they feel fitter and younger, boasting that retirement to France has not only taken years off their life, but also helped them to live longer! However, retiring to France isn't always a bed of roses and obstacles such as bureaucracy, language difficulties, poor social services for the elderly, a lack of nursing homes and boredom are all potential barriers to a happy and fulfilling retirement.

As with all life-changing decisions, the key to a successful retirement in France is planning ahead and doing as much research as possible before you go, which is where this book will prove invaluable. Written specifically for retirees (and prospective retirees) in France, ***Retiring in France*** is worth its weight in *joie de vivre*.

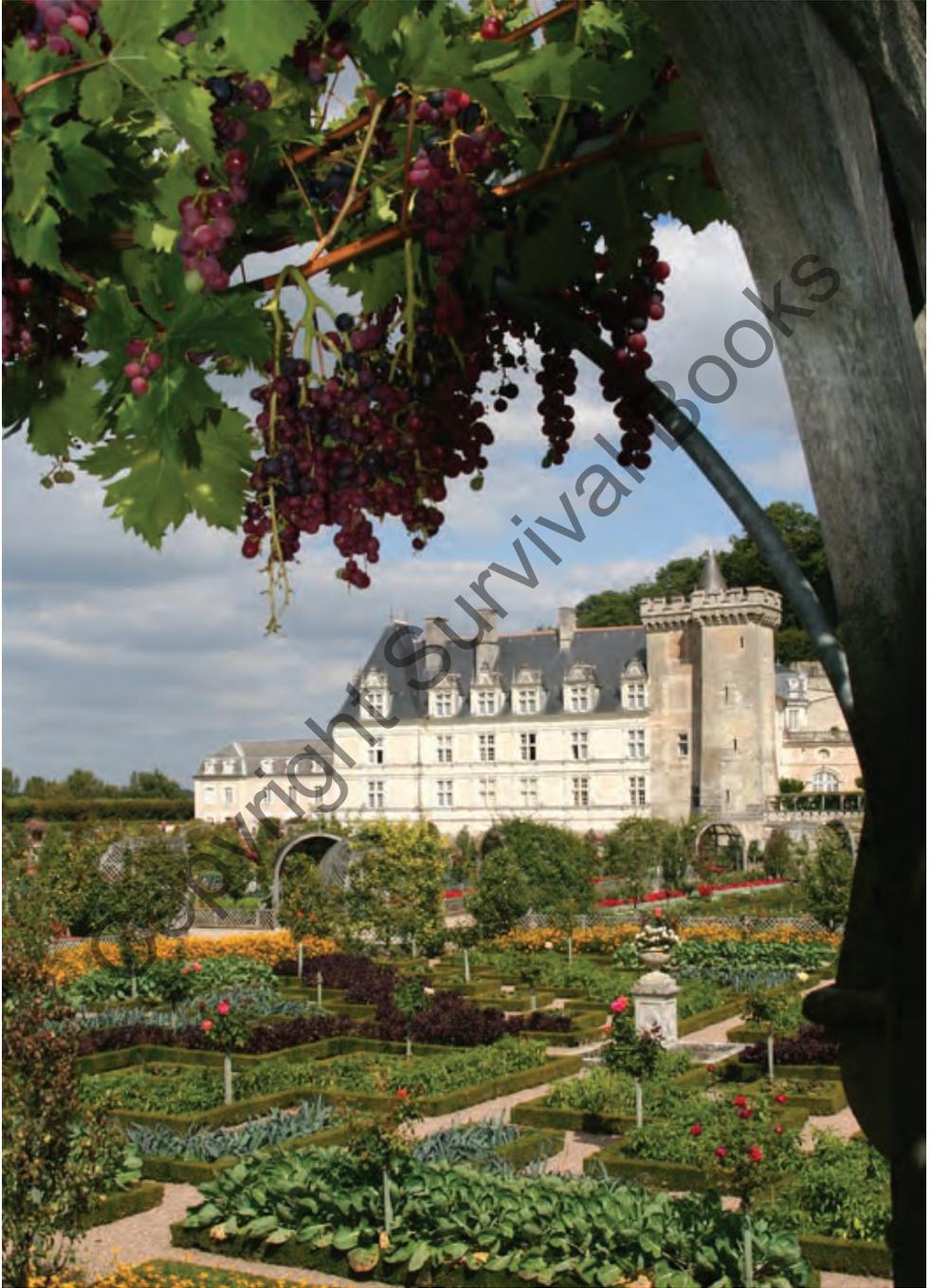
Within these pages you will find information and advice on a wide range of essential topics, including buying a home, the cost of living, retirement hot spots, getting to and from France, public transport, motoring, healthcare and financial matters. Suggestions are also provided to help smooth your 'settling-in' period and help you make the best use of your new-found leisure time. In short, everything you need to make your retirement as fulfilling and successful as possible.

Most retirees in France would agree that, all things considered, they love living there – and wild horses couldn't drag them away. Retiring in France, even for part of the year, is a wonderful way to enrich and revitalise your life. I trust this book will help you to avoid the pitfalls and smooth your way to a happy and rewarding future in your golden years.

Bonne Chance!

David Hampshire

March 2008



Château de Villandry, Loire Valley

1.

WHY RETIRE TO FRANCE?

Retiring in France, whether permanently or for just part of the year (so-called ‘seasonal retirement’), is an increasingly popular choice, particularly among retirees from countries with inclement climates and/or high property prices. It’s estimated that there are almost 34,000 pensioners living in France – out of a total British expatriate population of around 200,000.

For many people, the dream of spending their golden years in the French countryside has become an affordable option, although retiring in France (even for part of the year) isn’t without its pitfalls and shouldn’t be attempted without careful consideration and planning. Before deciding where, when or indeed, whether to retire to France, it’s important to do your homework thoroughly and investigate the myriad implications and possibilities. Recognising and preparing for potential difficulties in advance is much easier than dealing with disappointment – or even a crisis – later. However, if you do decide to take the plunge, you’ll be in good company. Tens of thousands of people have successfully retired in France.

It isn’t unusual for people to uproot themselves and after some time wish they had chosen a different part of France – or even that they had stayed at home! It’s worth bearing in mind that a significant number of people who retire abroad return home within a few years.

The first question to ask yourself is **exactly** why you want to retire to France. Do you wish to live there permanently or spend only part of the year there? For

example, some retirees spend the winter in southern France and return to their home country for the summer. Do you primarily wish to live somewhere with a lower cost of living? If you’re planning to retire abroad for health reasons, the climate will be an important consideration. Do you want to make frequent return trips to your home country, to visit your family and friends? What do your family and friends think about your plans to live in France? Can you afford to retire there? What about the future? Is your income secure and protected against inflation?

SURVIVAL TIP

As when making all major life decisions, it isn’t wise to be in too much of a hurry. Many people make expensive (even catastrophic) errors when retiring in France, often because they don’t do **sufficient research or take into account the circumstances of their partners and family members.**

You’ll need to take into account the availability and cost of accommodation,



Port of Antibes, Alpes-Maritimes

communications, travelling time (and cost) to and from your 'home' country, security, health facilities, leisure and sports opportunities, culture shock, the language, the cost of living and local taxes, among other things. Many retirees wishing to retire to France are North Americans or northern Europeans, who can often buy a home abroad for much less than the value of their family home. The difference between the money raised on the sale of your family home and the cost of a home in France can be invested to supplement your pension, allowing you to live comfortably in retirement, particularly if France also has a lower cost of living. However, if you plan to buy a second home in France, you'll

need to maintain two homes, although the running costs can usually be offset by letting your home(s) when you're absent.

ADVANTAGES & DISADVANTAGES

Before planning to live abroad permanently, you must take into account many factors. There are both advantages and disadvantages to retiring in France, although for most people the benefits far outweigh the drawbacks.

Advantages

The benefits of retirement in France may include the following:

Agreeable Climate

In parts of France (primarily the south and Corsica), one of the primary attractions to its millions of annual visitors and many retirees is the weather. Much of the south has mild winters and hot summers and one of the principal benefits is improved health as a result of living in a warmer climate and a more relaxing environment. Your general sense of well-being is greatly enhanced when you live in a warm and sunny climate.

However, if you're planning to retire abroad for health reasons, you should ask your doctor for his advice regarding suitable locations, and if you want warm rather than mild winters, you'll need to head further afield than France (even the south and Corsica can experience cold winters).

Living in a warmer climate often results in an increased life expectancy for retirees (France has one of the world's highest life expectancies – around 83 for women and 75 for men). A warmer climate also provides ample opportunities to enjoy outdoor activities during your increased leisure time. On the financial side, you'll save a considerable sum on heating bills,

although you shouldn't automatically assume that because your retirement destination is hot in the summer it will also be warm in winter. For example, in most of France (including the south and Corsica) it can be surprisingly cool in winter (particularly at night), when you'll need some form of heating, and the hot, humid summers in some areas may make costly air-conditioning necessary. It's wise to visit the region of your choice at different times of the year before making a decision, to find out exactly how cold and hot it **really** is in the winter and summer.

Good International Communications

Almost all regions have international airports and some are served by inexpensive flights from various European destinations. There are cheap flights from several British airports (especially London Stansted, from where Ryanair, for example, flies to around 20 French cities – see **Appendix F**), while Eurostar and the TGV (France's high-speed train service) also provide easy access for the British.

Higher Standard of Living

Depending on the country you're moving from, you may find that France offers you a higher standard of living, particularly regarding healthcare and public transport (see below). If you include 'quality of life' in your evaluation (see also below), your standard of living is likely to increase significantly.

Increased Leisure & Sports Options

In many parts of France, the availability of a wide range of leisure and sports activities at an affordable cost is an added attraction. Many areas have excellent leisure and sports facilities, such as cycling, boating, hiking, fishing and a wealth of golf clubs (France has the second-largest number of golf courses in Europe, after the UK) with reasonably-priced membership.

SURVIVAL TIP

If you retire to an area with a mild climate, you'll also have more time and opportunities to enjoy your chosen sport or activity, which will rarely be interrupted by rain!

Lower Cost of Living

Although the cost of living in France isn't low, the price of everyday goods is around the same as in most northern European countries, and many items are relatively inexpensive, while services tend to be cheaper. Among the things that are particularly good value are eating in restaurants, alcohol (a reasonable bottle of wine needn't cost more than €3), cigarettes and transport; public transport, where available (see page 60), is among the cheapest and best in western Europe.

Paris is France's most expensive place to live by far; its cost of living, including property rent, ranks it 11th of the 71 world cities featured in the UBS Prices and Earnings survey (www.ubs.com/1/e/ubs_ch/wealth_mgmt_ch/research.html) last published in 2006 (Lyon, the only French city rated, came 31st). London is the world's most expensive city, followed by New York, Oslo, Tokyo, Zurich, Copenhagen, Geneva, Dublin, Chicago, Los Angeles (LA). When rents are excluded, Paris still ranks 11th, behind Chicago and LA but ahead of Stockholm and Helsinki.

For further information regarding prices, see **Cost of Living** on page 53.

Lower Property Prices

Property prices in North America and northern Europe (and in most of the world's capital cities) have risen considerably in recent years, and many people find themselves trapped in a spiralling property-price web, unable to buy a home that represents good value. Prices have also

risen considerably in France in recent years, but many areas still offer affordable homes and in some lesser-known regions bargains can be found (e.g. prices can be as little as a third of those in the UK). See **Cost of Property** on page 114.

Quality Healthcare

The World Health Organization regularly reports that France has the best healthcare system in the world. This is a big attraction for anybody considering living in France, but is particularly important for retirees – provided, of course, you qualify for state healthcare (see **Chapter 7**).

Relaxed Lifestyle

The French generally have a slower pace of life than people in the UK and the US, and sensibly devote more time and effort to the appreciation of good food and wine, friends and, above all, family.

Space

France is Western Europe's largest country and, particularly compared to the UK and the Netherlands, is sparsely populated with vast areas of unspoilt countryside. The average density of the population of mainland France is around 100 people per km² (260 per mi²), one of the lowest in Europe. However, the density varies enormously from region to region.

Paris is one of the most densely populated cities in the world, with over 20,000 inhabitants per km² (over 52,000 per mi²); when Paris is excluded, the population density for the rest of the country drops to around 50 people per km² (130 per mi²)

Well Established Expatriate Communities

France is already home to tens of thousands of foreigners, concentrated

mainly in the south-west and south, where there are well established expatriate communities, particularly Portuguese, British, German, Dutch and Scandinavian. There are small, localised expatriate communities in other areas, including Brittany and Normandy. In these areas, it's easier to find your feet and avoid language problems due to the numerous expatriate clubs, associations and activities.

Disadvantages

There are also potential disadvantages to retiring in France and you should consider these and their implications carefully before making a decision. However, it's worth noting that the majority are avoidable or surmountable, provided you do your homework before retiring there.

Boredom & Isolation

Although most people look forward to retirement, many find the reality of not working difficult and the prospect of full-time leisure daunting. The question 'What are you going to do all day?' can be difficult to answer – even more so in France, where there may not be the same facilities and familiar leisure activities that you have in your home country and a language barrier preventing you from enjoying those that do exist. You may miss your social life back home and find it difficult to be accepted into (or to accept) your new expatriate or French community. It's wise to visit your prospective retirement destination a number of times at different times of the year and to rent a property (see page 68) before buying a home and making a long-term commitment.

Bureaucracy

France is notorious for its bureaucracy and red tape, which, if you aren't prepared for it, can be frustrating and daunting. The situation is improving, but until the French finally shake off their obsession with paperwork, you would be wise to engage a



Roman amphitheatre, Nîmes, Gard

translator or professional to help you deal with the red tape.

Communication Problems

For many, the main disadvantage of retiring abroad is the separation from family and loved ones, particularly from grandchildren who have a habit of growing up fast. This barrier can be reduced by keeping in touch regularly by phone (many companies offer inexpensive international calls) and email (broadband internet access is available in most of France) – see **Keeping in Touch** on page 39 – and by choosing to live in an area that has easy access to your home country (see **Getting There** on page 28).

Culture Shock

Many people find that coping with retirement and the lack of structure to life without a daily work regime is made doubly stressful by the sense of isolation (and possible frustration) created by a new culture and language (see below). Are you prepared to be in a minority and to be treated as a foreigner? Are you open to different ways of doing things? Do you make friends easily? Can you cope with a slower pace of life and a high level of bureaucracy?

Many retirees underestimate the cultural isolation you can feel living in France, particularly if you plan to move to a part of the country where there are few of your compatriots. It's commonly assumed that French attitudes and manners differ little from those in other developed countries; nothing could be further from the truth, as the French have (and jealously guard) many unique character and behavioural traits, which can be frustrating and baffling to foreigners – even those from neighbouring countries. For details of French culture and how to cope with it, refer to *Culture Wise France* (Survival Books – see page 317).

A new culture doesn't, however, have to make your life more frustrating and can do much to enrich it, although it's important to be aware of the potential difficulties. Culture shock can be significantly reduced if you retire to an area of France with an established expatriate community (see above). See also **Culture Shock** on page 253.

Language Problems

Another common and erroneous assumption is that most French people speak English. Most don't, thanks to their outdated education system, or won't, for

fear of making mistakes and embarrassing themselves.

 **Caution**

If your French is basic or non-existent, you're therefore likely to encounter severe communication problems in most areas.

Moreover, it's generally accepted that the older you are, the more difficult it is to learn a new language (see **Learning the Language** on page 47). Linguistic difficulties can be mitigated by dedicated study before as well as after you retire to France, but you may never feel completely accepted by the French, for whom being able to communicate is less important than eloquence.

On the plus side, you can buy British and many other foreign newspapers in some French cities and tourist areas, and thanks to satellite television you can also enjoy your favourite TV programmes (for example, all British terrestrial channels are available via Sky).

Financial Problems

Retirement to France can involve unforeseeable financial problems, such as those caused by exchange rate fluctuations and poor investment returns if you're relying on foreign savings and investment income. Tax and cost of living benefits may also turn out to be lower than originally thought; French taxes and social security costs are high, as are the costs of some goods and services. Consult financial experts to help you do your sums before making a final decision. See **Chapter 3** for further information about the financial implications of retiring in France.

Old Age & Infirmary

Before making plans to live in France, you should consider how you would cope if your mobility was restricted. France's

facilities and support for those with disabilities are improving – especially since the passing of a law called the *Loi pour l'Égalité des Droits et des Chances des Personnes Handicapées* in early 2005, which was designed to give disabled people equal rights with the able-bodied regarding employment, education, leisure activities and physical access – but are still inadequate in some areas.

Dying isn't something you'll want to think about but you must carefully consider whether you wish to spend your last years – possibly in illness or infirmity – and be buried or cremated in a foreign country. Many people prefer to be surrounded by their loved ones as death approaches, which may mean moving back home sooner or later.

OTHER CONSIDERATIONS

The following points should also be taken into account when considering whether or where to retire to in France:

- Decide whether you would like to retire permanently to France or just for part of the year. This decision is important because it will influence where you decide to live in France and your finances, particularly taxation.
- If you're planning to retire to France with your partner, ask yourselves if you **both** want to go. It's vitally important that the decision should be one you're both happy with. While it isn't a happy subject, you should both think ahead and consider what you'll do if one of you becomes seriously ill or dies.
- Consider whether you'll need to return regularly to your home country, e.g. for visits to relatives and grandchildren or medical appointments or to keep your affairs in order. If so, you should choose a location near a port or airport with easy access to your home country.

- Think carefully about how you'll feel being separated from your loved ones. Most of France is within a few hours of the UK and other neighbouring countries, but even this means you won't be able to meet friends for coffee or have the family round for Sunday lunch.

One of the main reasons retirees move back to their home country after relocating to France is that they cannot cope with the separation from family and friends.

- Ask yourself 'why' you're considering retiring in France and write a list of the reasons. Make sure most or (preferably) all of the reasons are positive; an abundance of negative reasons may mean you're running away from problems in your home country. Bear in mind that a change of country doesn't necessarily mean that existing problems will go away. It may be better to stay in your home country and sort out your



problems before making a decision about retirement in France.

- Think about the 'pleasantness' of your chosen retirement location. You should be aware that an area can change considerably over a period; for example a village may be quiet and undeveloped when you buy a property and retire there, but it could rapidly become a major tourist spot or property investment target. This is particularly true of parts of the coastline where previously unspoilt and 'undiscovered' resorts are now bustling concrete jungles. Conversely, a thriving village could soon be deserted as people move nearer to surrounding towns. Before committing yourself to a location, make sure that you're aware of the regional and local authorities' plans for it.
- Be cautious about choosing your favourite holiday destination as your place of retirement. Holiday memories tend to be recalled through rose-tinted spectacles; the reality of daily life can be very different, and your perspective and requirements as a resident are quite different from those of a tourist.
- Investigate local public transport thoroughly. This is particularly important if you're elderly, as you may not always be able (or wish) to drive. There's little point in choosing an isolated spot or somewhere with a limited public transport system, when in a few years' time you may have to rely on just such services. You should also consider the terrain of your chosen home, as a location with lots of hills or steps can become an insurmountable problem if you have mobility restrictions or become disabled. It's advisable to avoid property in hilly areas; although hillside homes offer wonderful panoramic views, you'll need a car for everything and the climb will become much more difficult as you get older!

☑ SURVIVAL TIP

Before buying a home you should visit an area at different times of the year and rent a property for an extended period (up to six months) before taking the plunge (see page 68).

- Do as much research as possible on your prospective retirement destination, preferably by visiting the area several times, before making a decision. If you're planning to retire to France with a partner, you should do the research together, so that both of you are aware

of the benefits and drawbacks. Survival Books publish many other best-selling publications for foreigners in France, including *Buying a Home in France*, *Living and Working in France*, *Rural Living in France* and *The Best Places to Buy a Home in France* (see page 327).

- **Most importantly – and it bears repeating – if you're planning to live in an unfamiliar area, rent for a period (up to six months) so that you can become familiar with a region or town and are certain you will enjoy living there. Don't burn your bridges before you're absolutely certain you want to retire to France!**





Annecy, Haute-Savoie



2.

BE PREPARED

Once you've decided you'd like to retire to France, you need to consider the practical aspects of the move. This chapter contains information about permits and visas; getting to France by air, bus, train and ferry; getting around by public transport and car; keeping in touch (by telephone, post and internet and via published and broadcast media); and learning French.

VISAS & PERMITS

Before making any plans to visit France or live there, you must ensure that you have the necessary identity card or passport (with a visa if necessary) and, if you're planning to stay long-term, the appropriate documentation to obtain a residence and/or work permit. There are different requirements for different nationalities and circumstances, as detailed below.

French bureaucracy (euphemistically called *administration*) is legendary, and you should be prepared for the frustration caused by time-wasting and blatant obstruction on the part of officials. (This isn't necessarily xenophobia – they treat their fellow countrymen in the same way!) Note also that immigration is an inflammatory issue in France, where non-EU citizens are regarded with particular suspicion.

Permit infringements are taken very seriously by the French authorities, and there are penalties for breaches of regulations, including fines and even deportation for flagrant abuses.

While in France, you should carry your passport or residence permit (if you have

one) at all times, as this serves as an identity card. You can be asked to produce your identification papers at any time by the police or other officials and, if you don't have them, you can be taken to a police station and interrogated.

SURVIVAL TIP

Immigration is a complex and ever-changing subject, and the information in this chapter is intended only as a general guide. You shouldn't base any decisions or actions on the information contained herein without confirming it with an official and reliable source, such as a French consulate.

Visitors

Citizens of other EU countries can visit France for up to 90 days with a national identity card or passport only. Visitors from EU countries plus Andorra, Canada, Iceland, Japan, Monaco, New Zealand, Norway, Singapore, South Korea, Switzerland and the US don't require a visa, although French immigration authorities may require non-EU visitors