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June 20, 2008

Buying a house quickly in the Languedoc

How I bought a £100,000 holiday home at breakneck speed

Sally Baker

The whole thing began, as so many possibly unwise things do, over a bottle of wine. More friends, said I, have bought a holiday house in France. Really? said he. Mmm, said I; why don't we do it? OK, said he.

Where to start? The internet, of course. Actually, a map first, and then the internet. The map showed us that the closest that my old friend Andy Carpenter and I could get to a Mediterranean beach while still within a day's drive of Calais (my stipulations), but without having to raise a mortgage that would impoverish our retirement (his), was the Languedoc region, our budget of £100,000 having ruled out Provence. Languedoc also looked well-served by airports (at Montpellier, Perpignan and Carcassonne) and trains, as well as by motorways. Friends offered us their house as a base in the area that we had our eye on: the villages around Béziers. We agreed on the week for our visit, and settled down some three weeks before to many hours of homework on the internet.

We searched for "houses for sale in Languedoc" and were overwhelmed by choice, so we narrowed it down by identifying three websites that were in English (mostly), looked easy to navigate and allowed us to refine our search easily. We divided the labour - I took on one website, he took on two (well, he's retired). They act as noticeboards for agents and private sellers, and each property entry allowed us to e-mail the owner or agent directly to request more details. Some also had information on the region, history, weather, beaches, gastronomy and so on.

Armed with large-scale maps, we each singled out about two dozen prospects and fired off e-mails to the agents saying we were about to visit the area and would like to view this house and any similar. Back came e-mails suggesting days, times and places.

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This involved some rather frantic phone calls between Andy and me: "Don't make any appointments for the Tuesday afternoon, I've just fully booked us." "What? So have I. You'll have to change them." "Why can't you change yours?" It also involved some careful map-

reading to ensure that we did not agree a 10am and 11am appointment on the same day in villages 75 miles apart. But in the end we had appointments with some ten estate agents over four days that read like a mystery novel: "Meet me outside Bar Patchamumu in the village square", "I'll await you before the Mairie in the Place de l'Eglise", "I'll be in the bar next to the boulangerie".

We speed-read a book on buying in France, ruthlessly picked the brains of all our French property-owning friends, and visited lots more websites for everything from tax, inheritance laws, contracts and the role of the notaire to flood zones and termite guarantees. Andy amused himself greatly by drawing up a spreadsheet of all the appointment times, places and contacts on his computer, and although I scoffed at the time, it had its uses. And away we went, via Le Shuttle and a ten-hour drive.

We had stipulated a house with character, two or three bedrooms and just enough outside space to dine and sunbathe, and no renovations needed, in a village with at least a bar/café and a boulangerie (you don't want to have to get in the car to buy the breakfast croissants), not more than 30 minutes' drive from the beaches. The latter are long, golden and sandy and look wonderful for children, but the coast near Béziers is not picturesque coves and pretty harbours, but mainly modern developments of holiday-home resorts and marinas, with pizzerias as far as the eye can see (I began to long for a simple old-style bifteck-et-frites, or a perfectly judged omelette aux fines herbes with a well-dressed green salad and some crusty baguette to clean the plate). The best villages are mostly inland, where the flat coastal plain begins its rise into the hills.

Did it work? Yes, mostly. The agents turned up on cue for every appointment bar one, where we had a breakdown of communication. Most spoke good English, although our French isn't bad. Some told us that the property we had first inquired about was now sold (it's not clear how often the websites are updated), but had other houses to show us. We covered hundreds of miles, following the agents at breakneck speed across vast vineyards, into and out of house after house, wincing at French interior decor, peering into the Stygian gloom of unlit basements, only to collapse exhausted each evening over supper struggling to recall what we had seen. "Was the one in the deserted village with the three-legged dog in the square the one that had the wonderful windows and a wood-burner but a grim kitchen, or was that the one that had the hideous wallpaper on the ceilings but a good-sized courtyard at the back?" Moral: make aide-mémoire notes immediately you leave one house and before going on to the next. And a tip: rafraîchissement does not always mean just a lick of paint is required; sometimes it means a roof. And four walls.

By Friday lunchtime we had shortlisted three; we phoned the agents and requested return visits on the Saturday. We used Sunday to check out a few more places on the coast, finally found, at Mèze, the fishing-harbour-with-restaurants I had hoped for and enjoyed a truly gourmet lunch, and talked over the events of the week. We left early Monday morning and by the time we reached the motorway, we had made an offer by phone on a newly renovated village house in Autignac with three bedrooms, a roof terrace and no wallpaper in sight. The next day our offer was accepted.

There is much still to be done. We have to open a French bank account, consult our British solicitor specialising in French property on how to minimise French inheritance tax (currently 60 per cent flat rate), check out the services offered by currency brokers (just don't talk to me about the euro exchange rate), transfer our 10 per cent deposit to the notaire, and plan our raid on Ikea at Montpellier (you should have seen the look on monsieur's face when I mentioned that).

Still, by this summer, grâce de Dieu, we will be sitting in the sun on our terrace sipping a glass of the chilled local Picpoul wine, and it will all have been worth it - even the trip to Ikea.

Helping hands

The three websites we used were [creme-de-languedoc.com](#), [green-acres.com](#) and [latitudes.co.uk](#)

Local English-speaking estate agent: Freddy Rueda, Saint-Geniès de Fontédit, 00 33 4 67 36 34 28; [realestatelanguedoc.com](#)

Solicitor specialising in French property: Sean O'Connor, 01732 365378, [seanoconnorco@aol.com](#)



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Instructing a British solicitor to advise on French legal issues may not be the best idea if you are buying property in France... Instructing a qualified, bilingual French solicitor, who is registered and practises in France, is much more sensible. It is a lot more cost-effective too.

Paul Duff

Paul Duff, Birmingham, United Kingdom