

Property in France: buying a holiday home in Provence

Anna Tyzack embarks on a quest to buy her dream holiday home in rural Provence but finds that affordable retreats can prove elusive.



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Picture perfect: The charming villages of Provence in the south of France continue to attract British buyers hunting for a bargain, including Anna Tyzack Photo: CORBIS; ANDREW CROWLEY

By Anna Tyzack

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The journey began in a café in La Tour d’Aigues, a small village near Aix-en-Provence in the south of **France** dominated by an enormous ruined castle. Laurent the estate agent, deeply tanned and wearing aviator shades, ordered espressos and, with a sweeping gesture, placed a stacked lever-arch folder on the table. “Notre portefeuille.”

The French don’t do glossy property particulars. Each page in Laurent’s portfolio displayed a low-resolution photograph of a house, partially obscured by a car or with cheap plastic chairs scattered across the lawn (a sure sign that it’s in the path of Le Mistral, Provence’s piercing wind).

The written descriptions simply noted the number of rooms, the surface area and, in most cases, the *vue exceptionnelle de Mont St Victoire*. This meant, I later discovered, that you could glimpse Cezanne's famous blue mountain through leafless branches in the depths of winter.

The descriptions were low-key, but the prices were exaggerated. Even a modest-looking *mas* (farmhouse) in the Luberon part of Provence costs more than £665,000 and we would have had to pay more than £1 million to buy a bland newbuild villa with four bedrooms and a pool. This being more than double my budget, the dream of owning a retreat in rural France was slipping through my fingers.

The immobilier found himself confronted by four dismayed faces (my parents and my brother will also be co-owners of this second home) and smacked shut his folder. If we were prepared to do some renovations or choose a less popular part of the region, he had a few options. "Suivez-moi," he said, rattling the keys to his Citroën Picasso.

While the **property** scene in France takes some getting used to (Laurent required our signatures to prove he had shown us properties), there's nothing ground-breaking about buying a second home near Aix-en-Provence. The lively university town is an obvious base for British buyers, with its chic shops, TGV station with direct trains to London in five and a half hours, and nearby airports at Marseilles and Avignon. In summer, the tables outside Les Deux Garçons on the Cours Mirabeau are awash with groups of British drinking rosé.

Peter Mayle was partly, though not wholly, to blame. The Impressionists, Fauvists and Bloomsbury Group had already played their parts in exposing Provence to the masses. But in the Eighties, Mayle's book *A Year in Provence* sent hordes of Home Counties stockbrokers to villages in the north of the Luberon such as Bonnieux, Lacoste and Ménerbes in search of dilapidated stone farmhouses.

House prices in this area grew so high that even the bankers and brokers retreated to more remote areas such as the Lot and the Dordogne, finding cloudier skies, but cheaper properties.

As the economic crisis recedes, Provence is "greenlighting", according to Mike Braunholz of estate agency Prestige Property, who has noted a surge in interest in the region from British buyers.

"It's red hot at the moment," he says. "While the lower-end mass market across Europe has collapsed, solid markets such as Provence have kept their value and the upper strata of British are buying more properties here than ever."

The majority of the demand, he said, was for rural properties priced between £415,000 and £1.25 million. They seemed to be few and far between, if Laurent's portfolio was anything to go by. But these values are attainable, according to Braunholz, on one condition – you have to look outside the blue-chip areas, or "pocket markets" as he called them.

"Places get popular and then prices go up extortionately," he explains. "It happened around the town of Uzès. All the British wanted to buy there, but you'd go half an hour outside the town and prices would

be at their normal levels.”

The same can be said of Gordes in northern Luberon, and the towns of St Rémy de Provence and Les Baux de Provence in Les Alpilles, where the swanky Oustau de Baumanière hotel attracts guests such as Johnny Depp and Hugh Grant. Even the more affordable area between Orange, Avignon and Carpentras no longer represents good value.

Before our meeting with Laurent, I suppose we had been viewing the duffer properties of the blue-chip areas. We trekked out to France for a weekend to view a bothy-like house in the middle of a boggy turnip field. And there was the house that had only ever been half built (you couldn't see this from the exterior shots) and another behind metal bollards on the corner of a busy main road. Our search was becoming an expensive wild goose chase.

By the time we met Laurent in La Tour d'Aigues, I had rather lost faith in Provence and French estate agents. It seemed to me that houses in the Luberon were quite simply out of our league. But my mother, the driving force of the venture, firmly believed that eventually our epic search would lead to a pretty stone farmhouse. And the email exchanges she'd had with Laurent before our meeting led her to believe that at La Tour d'Aigues, we were getting warmer.

Laurent didn't sell us a house that day (or ever, in fact), but he did open up a whole new area for us to explore. We followed him from La Tour d'Aigues past vineyards and hay fields to the glorious village of Lourmarin in southern Luberon. This has a market of local renown, cobbled streets lined with galleries and boutiques, and a medieval castle.

The area is widely considered to be Provence's emerging market, and that's not just because Peter Mayle and his wife have decamped there. Cheaper house prices, fewer tourists and good communications from Marseilles, Aix and Avignon are appealing to British buyers.

But it might not be affordable for long. Last year, Knight Frank opened an office in the village to cope with the increasing demand. “The surrounding villages are just as charming as in northern Luberon but they're a lot cheaper,” says John Stephenson from the estate agency. He estimated that house prices here were up to 30 per cent lower than in St Rémy (Alpilles) and Gordes.

New Zealander Rose Robson has been running a successful **B & B** in Lourmarin for four years. She conducted her property search from Aix-en-Provence, combing the surrounding area until she eventually ended up in the village.

“I realised Aix-en-Provence was by far the most interesting place in the area and it would always be a pleasure to visit,” she says. Lourmarin appealed to her because of its year-round social scene and dynamic mixture of residents.

The properties in and around Lourmarin tended to be smaller than in the northern Luberon, where there was traditionally more money. “Gordes has large vineyards which accounts for the bastide [fortified

town] properties, while the southern Luberon has smaller traditional farmhouses,” Stephenson says.

In wooded grounds outside Lourmarin, Prestige Property was selling a four-bedroom farmhouse for £667,900, with a swimming pool, wine cellar and cottage, while a five-bedroom house in a quiet hamlet with views of Lourmarin cost £631,680.

House prices in France don't tend to leave much room for negotiation. If an owner is not desperate to sell they will take offence at a low offer, even if you believe their house is ridiculously overpriced.

Occasionally though, you come across a desperate seller, if Robson's son's purchase is anything to go by. Earlier this year he bartered hard on a farmhouse with a pool a few miles away from the village.

“It was on for twice the amount he paid, which was sheer greed,” Robson says.

As well as running her B & B, she acts as a home-finder and project manager. In particular she recommends the villages of Cucuron and Puyvert. I would add La Motte d'Aigues and Ansouis, as well as Pertuis, which is convenient for the motorway to Marseilles.

It's near here, among vineyards and cherry orchards, that we eventually stumbled upon a house. It was a tumbledown bergerie that hadn't been lived in for years. The asking price came in at under £335,000, but this seemed expensive given that it had no mains water or electricity and required considerable rebuilding. According to the estate agent, it was a fantastic investment opportunity, but we agreed a sale only on the basis that water is found on the site and planning permission was obtained.

This was more than a year ago and it was only last week that planning permission was agreed. In mid-September the bore hole will be dug and if there's water at the bottom of it, we will buy the house and building work will commence.

We took some friends to see the house last weekend and their reaction was unanimous: “You're crazy.” I hope that one day we can remind them of that when they're lying by the pool or sitting in the shade of the 150-year-old tilleul tree in front of the house. “That tree has to go,” they said, “or maybe you should move the house?”

It will be several years before we are in a position to receive guests, but the architect assures us that if we cut back some branches, then we will have a “vue exceptionnelle de Mont St Victoire” from the bedroom window, even in summer.

TOP10 TIPS FOR BUYIN IN FRANCE

1 Try before you buy

Rent a holiday house in your chosen area. You might discover it is too far from airports or the sea. Or you don't like the local wine or architecture.

2 Investigate in depth

Photographs can be deceptive. Go to see properties at least twice and drive there yourself. Also check out the surroundings. Is there a good local village? Does it feel too built-up or too remote?

3 Check the layout

If you are planning to let your property to holiday makers, the layout of the house and grounds is crucial. Dangerous balconies, unfenced pools and remote locations down bumpy tracks will put off potential tenants.

4 Know procedures

See www.frenchnotaire.com for detailed information on the purchasing procedure and financing a property in France.

5 Seek assistance

If you don't speak French, go with someone who does and is on your side. If you are planning on renovating, take along an architect who understands your intentions.

6 Planning help

It's obligatory to use a qualified and registered architect to prepare and submit a planning application, if the proposed habitable area is greater than 170sq m.

7 Sharing a vision

When choosing an architect, make sure you see a few of their previous projects. French tastes differ dramatically from English. You need to find someone who shares your vision.

8 Check agreements

If you decide to proceed, the vendors' notaire (solicitor) will send you a compromis de vente (sales agreement). Make sure you understand and agree with it. Your own notaire will help you to modify it if necessary.

9 Sourcing funds

There are numerous mortgage brokers offering to lend money for French property. See www.french-mortgage.com or www.bnpparibas-pf-frenchmortgage.com.

10 Agent support

Consider using a buying agent to help locate a property and negotiate on your behalf. See www.propertyvision.com, www.tarnpropertyservices.com or www.riviera-home-finders.com.

LAIID BACK IN THE LANGUEDOC

Increasing numbers of Britons are looking to the Languedoc and western Provence, according to research by Savills.

This part of France represents better value than the Cote d'Azur and has good links to Toulouse, Montpellier, Beziers and Carcassonne airports. Charles Weston Baker of Savills calls it "L'Affordable France".

"Classic French properties are half the price of Cote d'Azur, but there is still the sun, the connections and the architecture," he says.

Simon Stone bought a house in 2006 as a restoration project. "It's been fun and relatively lucrative," he says. "I was going to buy in London, but decided that this was a more interesting opportunity." He viewed 30 properties in the area before purchasing in Bédarieux. The house, which has five bedrooms and a large swimming pool, is now on the market for £574,700 because he wants to buy a larger house in Britain. For more information, contact Savills (020 7016 3740; www.savills.co.uk/abroad).

Rose Robson, Ancienne Maison des Gardes: 0033 4 90 07 53 16; www.anciennemaisondesgardes.com

Prestige Property: 01935 817188; www.prestigeproperty.co.uk

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