



Navigating French Real Estate!

With Adrian Leeds

*A Special Presentation for
Bargain Homes Abroad*

**AdrianLeeds**
Group

French Property the American Way

Who We Are



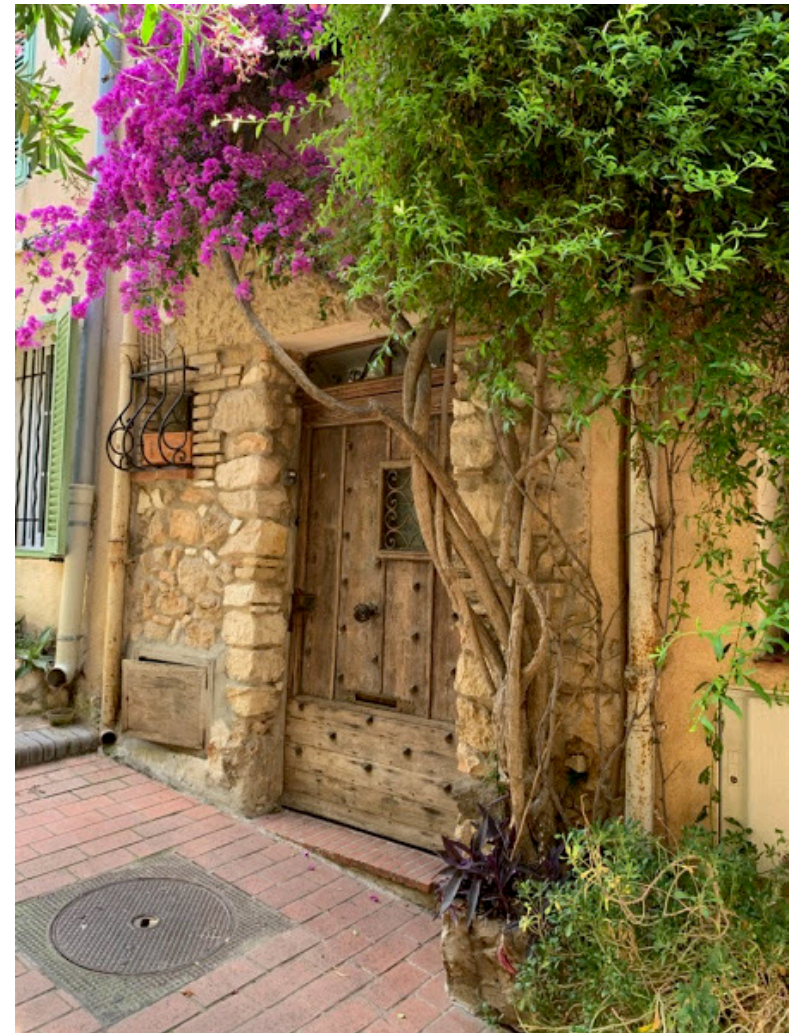
- Property Consultants – We work primarily for the buyer — *“French Property the American Way”*
- We’re a licensed real estate agency in France
- Services include:
 - Property Consultation
 - Property Search
 - Property Sales and Listings
 - Purchase or Sales Assistance
 - Property Appraisal
 - Financing Resources
 - Renovation and Decoration



Why We Exist



- No MLS in France
- Different Process
- Different Laws
- Different Language
- Different Currency
- Different Culture
- Different Everything!



Why Choose France?



- Central European location — easy access to everywhere!
- Beauty — architecture, landscape, style
- Culture — culinary arts, performing arts, creative arts, etc.
- Diversity — ethnic diversity, cityscape and landscape
- Lifestyle — *joie de vivre*, time to relax and reflect
- Security — excellent and inexpensive health care, employment and retirement benefits
- Education — high-quality free education for both children and adults
- Infrastructure — excellent transportation systems, sophisticated and inexpensive communications systems
- Low property taxes and low carrying costs



There's a Lot of France to Love



- **Paris**

- Urban lifestyle
- High cost of living

- **Nice / Riviera**

- Urban-Suburban lifestyle
- Moderate cost of living

- **Provence**

- Rural lifestyle
- Moderate cost of living

- **Other cities and provinces**

- Urban-Suburban-Rural lifestyle
- Low cost of living



Where to Buy/Live in France



There's a lot of France to love...but you have to determine what location checks off all or most of the boxes:

- ✓ A thriving American community — ease of making friends
- ✓ Fast and easy access to transportation — an international airport, TGV hub, local transport
- ✓ Climate — where are you most comfortable?
- ✓ Urban vs rural environment — apartment living vs village house or house in the countryside? (Necessity or not of having a car at your disposal, French Driving License)
- ✓ Cost of living — mainly cost of housing
- ✓ Access to good healthcare and hospitals
- ✓ Language level — do you need or want to speak English?
- ✓ Business opportunities or cultural activities?
Which is more important or are both?



Urban vs Rural. Do you want to drive a car or not?



What Cities or Areas Have the Easiest Travel Access?



International Airports (Major Airports in Bold):

- **Paris Charles de Gaulle** – IATA code **CDG**
- **Paris Orly Airport** – IATA code **ORY**
- **Marseille Provence Airport** – IATA code **MRS**
- **Nice Côte d'Azur Airport** – IATA code **NCE**
- Bordeaux Mérignac Airport – IATA code BOD
- Beauvais Tillé Airport – IATA code BVA
- Lyon Saint-Exupéry Airport – IATA code LYS
- Mulhouse Airport – IATA code BSL
- Nantes Airport – IATA code NTE
- Toulouse Blagnac Airport – IATA code TLS



What Cities or Areas Have the Easiest Travel Access?



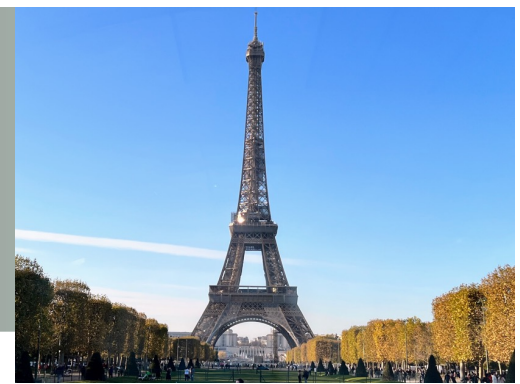
The TGV

Live near a major TGV hub and you'll be set.

“Train à Grande Vitesse”—the high-speed trains operated by the SNCF in France to over 200 destinations in France and Europe.

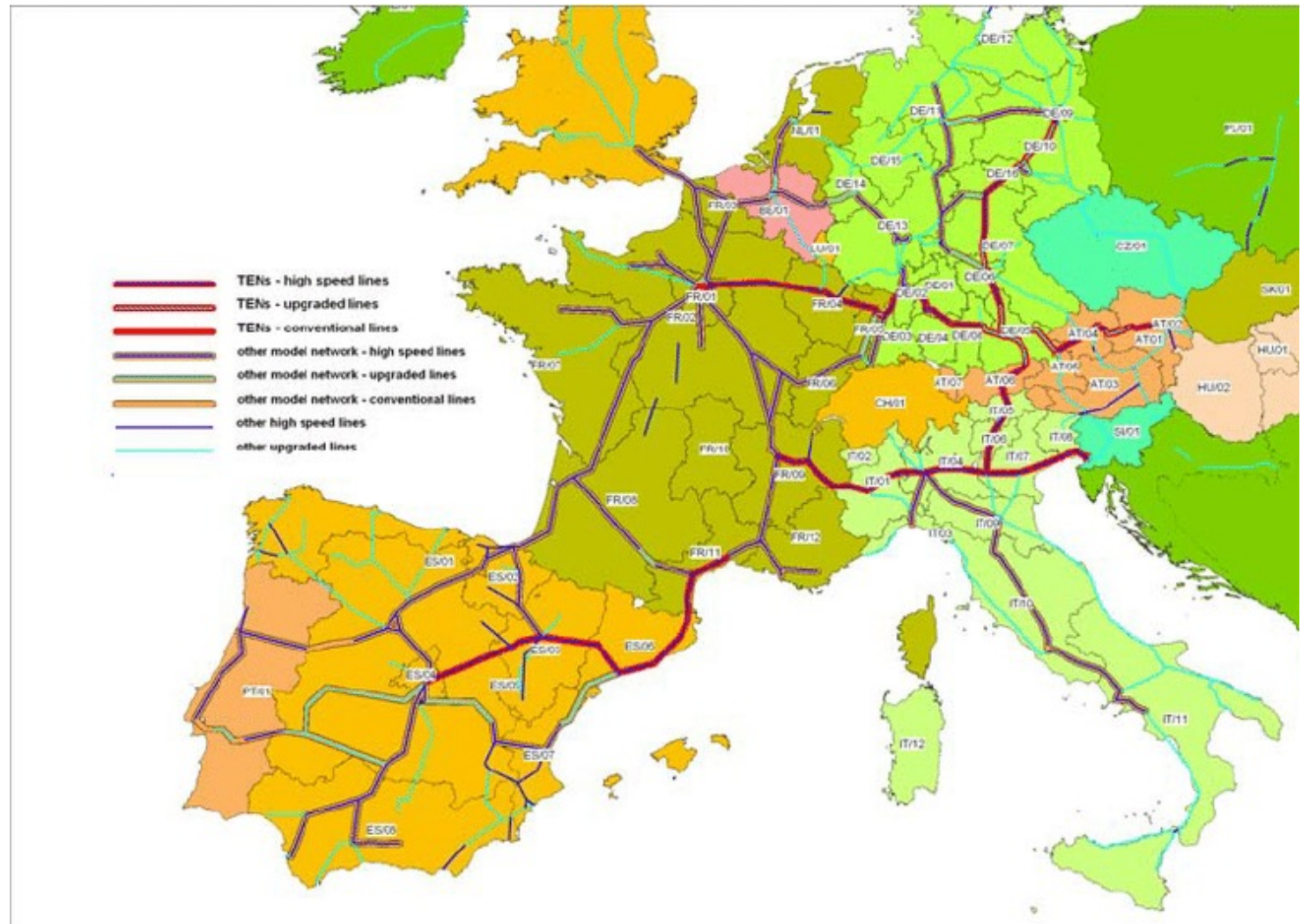


What Cities or Areas Have the Easiest Travel Access?



High Speed Rail Access

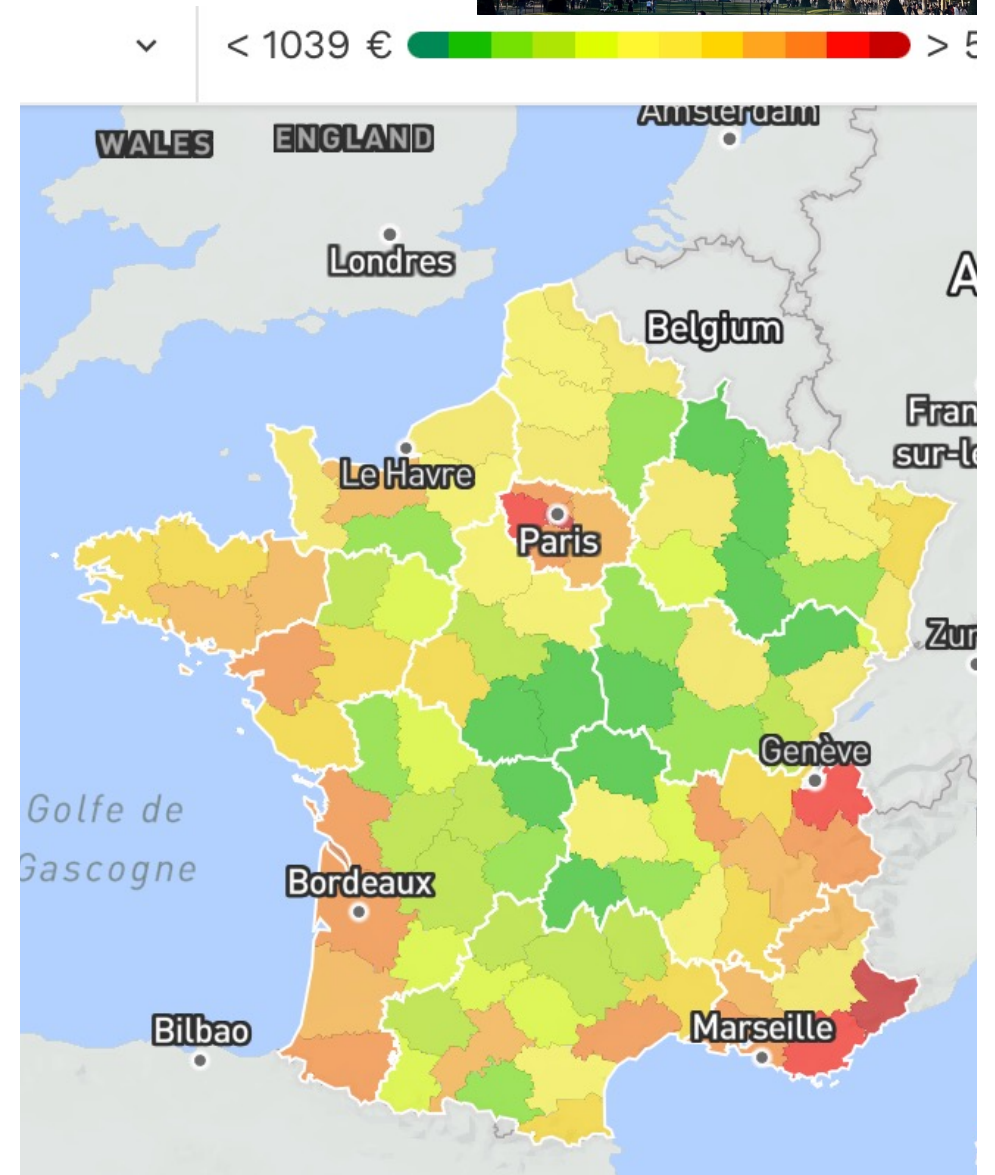
- Paris to London
2h17min
- Paris to Amsterdam
3h20min
- Paris to Brussels
1h22min
- Paris to Marseille
3h4min
- Paris to Cologne
3h20min
- Paris to Milan
6h55min



Where is property least or most expensive?



Ville	Prix m2 moyen appartement	Prix m2 moyen maison	Loyer m2 moyen appartement	Loyer m2 moyen maison
Paris	10 278 €	10 961 €	29,6 €	26,4 €
Lyon	5 262 €	6 833 €	16,6 €	14,5 €
Nice	5 011 €	5 834 €	18,1 €	19,2 €
Bordeaux	4 637 €	5 977 €	16,5 €	14,9 €
Strasbourg	4 089 €	3 558 €	14,2 €	11,3 €
Nantes	3 993 €	5 049 €	14,1 €	13,0 €
Marseille	3 855 €	4 530 €	15,2 €	16,4 €
Toulouse	3 727 €	4 360 €	13,9 €	12,0 €
Montpellier	3 617 €	4 171 €	15,0 €	13,1 €
Lille	3 565 €	3 217 €	15,2 €	11,1 €



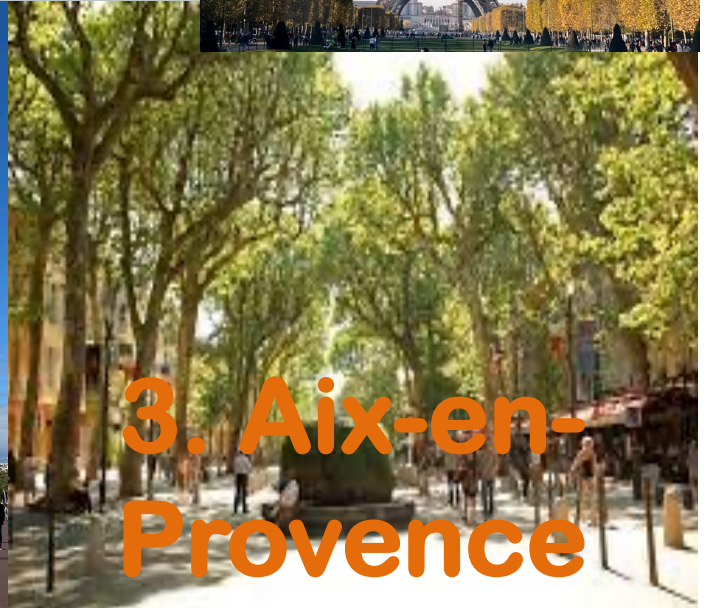
The Bottom Line: Our Recommendations . . .



1. Paris



2. Nice



3. Aix-en-Provence



4. Provence



5. Lille



6. Strasbourg

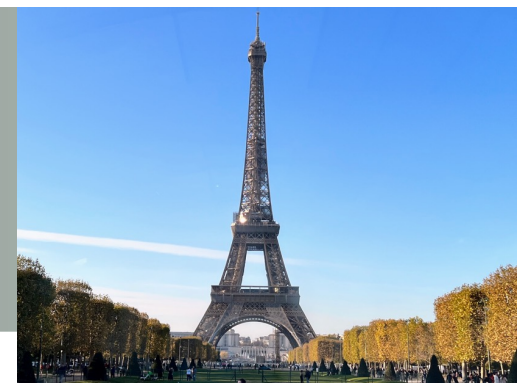
Finding Property to Purchase



- Anyone can purchase property in France.
- There is no MLS — every agent has access only to their own listings and does not expect to split commissions (about 5% included in the asking price).
 - Agents are therefore proprietary and hesitant to share information, clients or listings.
 - Attitudes toward commission-sharing differs in different regions of France.
 - Agents will say or do almost anything to make a sale.
- Our primary service is property-finding anywhere in France.



Finding Financing



- We work with mortgage brokers who specialize in the North American buyer.
- Financing is possible to obtain if you are about 60 years old and younger, but not impossible for older borrowers under certain circumstances.
- The mortgage payment must not exceed more than one-third of your disposable income.
- The lenders prefer salaried individuals, to self-employed.
- Interest rates are now just under 3%.
- Life insurance to secure the mortgage is mandatory.



The Purchase Process

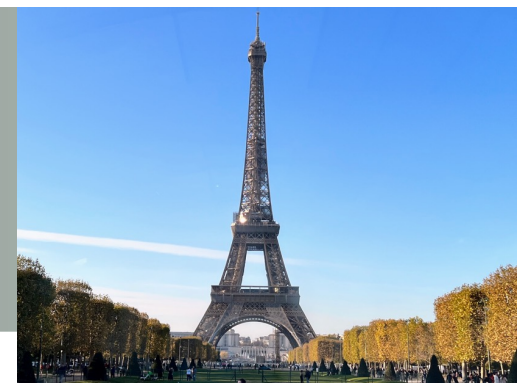


The Purchase Process :

- It takes 4 to 6 months from initial visit to the signing of the deed (under normal circumstances).
- Sellers tend to allow room for about 5% negotiation.
- The seller is morally obligated to accept the asking price.
- The Notaire (lawyer) is notified and begins the process to organize all the necessary documentation: about 1 month.
- A pre-sale agreement (*Promesse or Compromis de Vente*) is signed after all due diligence is done; 10% deposit held in escrow.
- 10-day “cooling off period” within which a full retraction is possible.
- Allow 2 to 4 months and longer between the signature of pre-sale agreement and final deed (*Acte de Vente*) to allow for the financing process.



How We Make a Difference



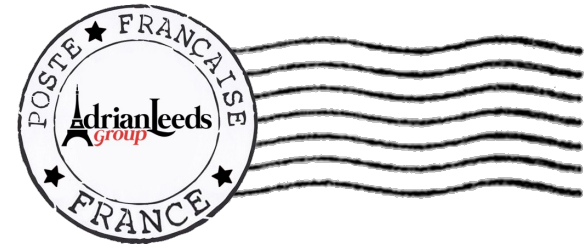
- We represent your interests only.
- We search for property on behalf of the renter/buyer.
- We provide the resources and the professionals.
- We do the due diligence and advise the client along the way — no need for expensive translations.
- We manage the process from beginning to end.
- We provide a kind of “insurance” because we never let a client make a bad decision.



What We Offer Our Community



- **Subscribe** to our weekly Nouvellettres® (3 X a Week)
- See us on **HGTV's House Hunters International** (more than 50 episodes!)
- **Attend** our monthly Après Midi coffee gathering in Paris and Nice
- **Book** a personal or group consultation with Adrian Leeds
- **Participate** in Webinars such as this one –
– check our website for upcoming events:
[NORTH AMERICAN EXPATS IN FRANCE QUARTERLY FINANCIAL FORUM–2ND QUARTER](#)
June 7 @ 1:00 pm - 2:00 pm EDT



Ask Me Anything!

- Visit www.adrianleeds.com
- Email info@adrianleeds.com to arrange your personal consultation

