

YOUR OWN PIECE OF LA BELLE FRANCE

Dear Reader,

I just looked at a lovely studio apartment (in excellent condition) in the heart of Le Marais, one of the oldest and most picturesque districts in Paris. This apartment was quite a deal--just \$142,000.

Or perhaps your heart's desire is to have a farmhouse in the south of France...somewhere you can spend your entire summer basking in the sun, wandering through the open-air markets of nearby towns. Again, I know of one, available recently, in the heart of a quiet hamlet not far from Biarritz. This home was built in the 18th century and still possesses its wood staircase and sculpted wood fireplace mantels. It has a Picturesque garden, a barn, and a garage. Price: \$244,500.

Maybe you'd like a village house in a tiny town in Brittany? A town that's home to fewer than 500 families, this part of France is a world all its own. Available right now is an attractive Breton cottage located close to a traditional market town with all the amenities you would expect in rural Brittany--bakers, butchers, and a bar. The property consists of a two-bedroom house, a small garden, and a garage. The price for this patch of life in the north is an amazing \$51,000!

Perhaps not far down the road, you could find yourself the proud owner of something similar; your own Parisian pied-à-terre...or seaside villa. But this is France--reams of red tape get in the way of even the simple things. There's no way you could negotiate a real estate purchase here, right? Actually, there is.

Your dream of la vie française is not nearly as outlandish or as difficult as you may think--and in just a moment, I'll tell you why.

Remember the first time you stepped foot in Paris? That first time you stared at the Eiffel Tower standing tall like an elegant woman watching over the city...or strolled this city's streets and sensed the romantic energy all around you?

I do.

Within just a few moments of stepping outside my hotel onto the streets of the Left Bank, I was hooked...hooked for life. The next thing you know, I was scouring ads in the International Herald Tribune for apartments...dreaming of my own pied-à-terre in Paris. Already I knew that somehow, sometime in my life, France would be my home.

Do you dream of strolling les rues of your own petit quartier? Stopping by your favorite traiteur for a terrine de campagne where le monsieur knows you by name? And then just a few doors down at the boulangerie where madame hands you a warm just-baked baguette and says "et ceci"? On your way home you stop at the corner café with its little round tables and bentwood chairs for an espresso while you peruse the Pariscope for this week's newest exhibitions. What a life.

Or maybe it's not the city that stirs your soul...but the lavender fields of Provence...the blue waters of the Côte d'Azur...the thatched-roof cottages of Bretagne...the vineyards of Bordeaux...Perhaps you dream of growing your own red tomatoes for a Provençal salad just outside your door. Or collecting wild mushrooms among the moss and ferns along the stream in the bois. Of picking apples from the trees in your own orchard...or sitting by a cozy fire in a centuries-old fireplace...

There are so many wonderful ways to enjoy being a part of France...and of owning your own little part of France. Whether you are drawn by the romance of the City of Light or the peace of the provinces, there is something unique about France that draws certain people to it. I am one of them.

I moved to Paris long before the Internet. And, believe me, back then, it wasn't easy finding an apartment.

But even with the websites today that make it a bit easier, it takes time to "surf," and sometimes the sites are in French. And you don't know if the apartment looks like the pictures...or if you can trust the owner or manager.

What's a fair price? Is the apartment located near a Métro station? How far a drive is the house from the beach? Is there an elevator? Where's the nearest pharmacy? There is so much to deal with, it's daunting for most people.

Organizing the details are difficult, too. I know, and I learned the hard way.

A few years ago, as the stock market in the States started to dive, my landlord broke the "bad" news to me. They wanted to sell the apartment I'd been renting for more than two years.

I was heartbroken. I had come to love my 70 square meters up 70 stairs (3rd floor European) in a 17th-century hotel particulier on a tiny street of Le Marais with big windows on the street, parquet floors, and French doors. It took every bit of energy I had over nine long months to find a way to buy it myself.

But I did it.

And what did I know then? Nothing!

I didn't know if, as an American, I even had the legal right to buy an apartment in this city. I didn't know how to get a loan or if even I could!

I didn't know about the inheritance laws that would control the destiny of the property upon my passing. I didn't know about taxes. Or homeowner's fees. I didn't know anything.

I didn't even know about *International Living* .

And there wasn't anyone to help, except close French friends. For that I was lucky.

It was grueling. But, finally, it was mine. All mine. Little by little, I made improvements. Newly refinished parquet floors. New closets. New kitchen. And I even planted red geraniums in the new window flower boxes. They're getting bigger and more beautiful all the time!

When I went on vacation outside Paris, I rented my apartment to visitors. One two-week vacation to Provence and Corsica cost me no more than the rent I earned, so the vacation ended up completely free! Can you believe that?

On top of all that, reports show that property in my neighborhood has increased in value more than any other area in this city save one! Apartments of the same size only a block or two away are selling for double what I paid for mine. Local magazines are writing that my little piece of the city has become the most branché neighborhood to live in.

And don't you think I'm thrilled? Naturally! The move I made to stake my claim here in France has proven to be one of the most rewarding things I've done in my entire life.

But I'm going on way too much about what happened for me. What's really important is what could happen for you. And that is the reason I am writing you.

Let me tell you about French Property Insider, a new service for readers interested in the property scene in France. Every Thursday, in a weekly e-letter service, I will share insights, recommendations, tips, and discoveries about property in both Paris and France. This is my beat. Already, I've already helped many of our readers - like you--learn what they needed to know about renting, buying, or owning an apartment or home here. I can help you avoid costly mistakes and save you countless hours of frustration...help readers arrange to own their own piece of la belle France...and to make an easy transition to life in this beautiful country.

But French real estate isn't just for those interested in *la vie française* . Many foreigners are buying property in France as an investment, using it themselves a few times a year, then renting it out on a short-term basis the rest of the time. (Yes, it's perfectly okay for anyone to buy property in France...you don't need to be legal resident.) It's possible to cover your mortgage and even make some money through short-term rental...if you know what--and where--to buy.

One of the best ways to invest in French real estate right now is through the French government's leaseback program. This clever program, developed to encourage development and investment in France, guarantees you income off the property you buy...at very low up-front costs to you. Virtually all maintenance costs are covered, often you can use the property a couple of times a year yourself...and the income is guaranteed. Amazing, but true! You can read all the details in a free report, which I'll tell you more about in a moment.

Whether you're looking to France because of the dreams you have to live your life in the land of five-week vacations, Camembert, and Pouilly Fumé...or because of the investment opportunities allowing you to earn a hassle-free 10% return...or both...you'll be able to do it smarter and better if you have a little inside help.

For example, in France, there is no "MLS" service here (Multiple Listing Service), so you don't have access to all property dealing with just one agent. That means you could contacts dozens of agents before you find the best property for you.

But this is my beat. I have been researching and reporting on the Paris and French property scenes for years--the advantages...and the pitfalls...every topic relevant to renting, buying, owning and selling property in this country.

That's why *IL* chose me to lead our new French Property Insider electronic magazine ("e-zine"), which will bring you detailed and in-depth articles on the things you need to know to make your property rental or purchase in France successful...with special articles on neighborhoods in Paris, the Ile de France, indeed all 22 regions of France.

You'll discover which arrondissements in Paris are the best areas to buy, whether you're looking for a place to live or an apartment to rent out. You'll learn about areas that are still relatively undiscovered by foreigners, but beginning to come into their own. The city has targeted certain areas of Paris for improvements that will certainly increase the value of the local real estate--you'll find out which ones these are...long before they become too expensive to buy into.

Plus, you'll get insider insights into other parts of France as well...areas where the prices are still reasonable, the investment still good, and the lifestyle just as great as the premium spots (like the Côte d'Azur or La Provence). For instance, have you considered the region of Languedoc-Roussillon in the southwest? Same great weather has Provence...produces 40% of the French wine...and is still really affordable.

Each issue of French Property Insider, packed with information on how to buy, what to look out for, how to work with your Notary, how to choose a real estate agent, how to deal with inheritance issues, how to minimize your tax obligations, will also contain listings of apartments and homes for rent and for sale as of each writing. You'll be able to find the perfect apartment rental for your next vacation trip to France...or a place to stay to give you the time to take a look at properties for sale that interest you.

You'll also find articles on culture and lifestyle to help you learn those important things necessary to "fitting in," wherever it is you choose to rent or buy.

You'll no longer need to spend hours scouring the Internet, jumping from website to website to find information on how inheritance laws affect property you buy in France...how to obtain a mortgage as a foreigner...or even how to begin looking for property. You'll have it all in one place--information on how to buy your Paris apartment, that farmhouse in the south, or that village home in Normandy.

All at your fingertips...every single week!

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