

Jewel after jewel wherever you look. The medieval walled towns of the Dordogne, the sleepy Charente countryside, the quaint harbor towns and apple orchards of Normandy...The castle-studded Loire Valley, the vineyards of Bordeaux, the fascinating island of Corsica - Napoleon's birthplace. And think how much easier it would be to get to know all these splendid regions if you owned a home in France...

Affordable Living?

The French enjoy an enviable lifestyle. But quality usually comes at a cost, so the next question you may want to ask is: Can Americans afford to live in France on a permanent basis - especially those on fixed incomes?

So let me run some figures past you. Monthly standing charges for a typical 1-bedroom rental apartment in Nice (and the Riviera is one of France's most expensive areas) amount to around \$100 - this figure includes heating, cold water, lift, building maintenance and insurance. However, in Rouen, the highest maintenance charges I saw were \$65 monthly -and in some residences the charges for studios were as low as \$9 monthly.

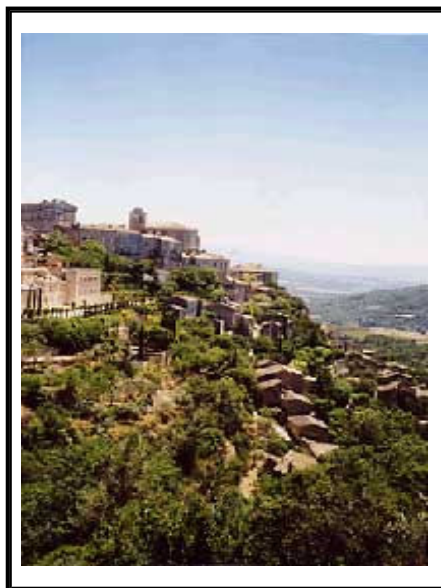
Of course, owners of village properties don't pay maintenance charges. Gas/electricity costs vary seasonally but outside of the alpine regions, they're not outrageous. Most village houses get bills in the region of \$30 monthly in spring and summer, and around \$75 monthly in winter.

Property taxes? Unlikely to be over \$1,000 a year unless you're the owner of a million-dollar villa. In rural areas, village houses are typically levied around \$400 annually for taxes, water, and waste disposal. Larger suburban houses are taxed at around \$800.

A Grand Place To Live

First class healthcare, excellent roads and public transportation...and some very affordable properties. To us at *International Living*, France makes lots of sense if you're seeking a European home. Or indeed, as a place for extended vacations...and if I ever have more time on my hands, I cannot think of anywhere I would rather buy a second home.

Unlike many other European countries, here you get a lot of *maison* for your money. (Yes, even though the euro has strengthened against the dollar.) I want to explain a bit about what's awaiting you on the property front, but France has so many great prospects it's difficult knowing where to begin...



Some readers may be seeking a romantic villa, others a centuries-old house in a medieval town or a pied-à-terre in Paris. For yet others, the dream might be of a vacation apartment on the beautiful Mediterranean or Atlantic coasts. A farmhouse tucked away in a picturesque landscape, a ski chalet, maybe even a turreted château with its own demesne...

A quaint hilltop village in Provence

Prices in many regions are quite astounding - far less than most people expect. In the Rhône-Alpes mountains, close to the Swiss border, a

furnished top floor studio with shared ski storage is just \$13,000. In northern and central France, cottages to renovate surface for around the \$15,000 mark. Sometimes less.

For example, \$12,000 buys a teeny-weeny house in Brittany where traditional cottages are built of stone and slate, their gray granite walls colorfully enhanced by the golden splash of gorse or the cloudy blue of mop-headed hydrangeas. On the edge of a village, this cottage is basic but in reasonable condition...it has a sound roof and dry interior. A buyer needs to install sanitation, but don't let that put you off - I'm simply mentioning it to illustrate how low prices are.

A farmhouse? How about this 1,076-square-foot house in Limousin for \$46,000? Although still needing some renovations, it's ready for occupancy and has a spiral staircase and natural stone walls. Fact is, many parts of France have an abundance of move-straight-into homes for \$80,000 or less.

- Here's a \$34,000 gem: a 2-bedroom cottage with oak staircase and small garden in the heart of a Poitou-Charente village. Just a stroll to the bakers and local bar, it's also within easy distance of medieval Rochechouart - a good size town with all amenities plus a beautiful château and a church with a twisted spire roof. There are many lakes in the area - some have their own beaches for swimming and boating on hot summer days.
- You can even have a stake in the Dordogne for pocket money prices. \$41,000 currently buys a solid 3-bedroom house with courtyard above the *pétanque* ground in a flower growers' hamlet. In a peaceful river valley - but with no danger from flooding - the 2-storey house is 1,290 square feet and the loft offers possibilities for another room.

- In Belvédère, northern Provence, you could own a renovated village property comprising an attractive vaulted cellar, and a small apartment on the first floor with kitchen, bedroom and shower room. On the second floor is a split-level apartment with a large lounge, and balcony with countryside views, open plan kitchen with pizza oven and mezzanine. On the upper level are 2 bedrooms plus shower room. Price: \$67,000.
- \$68,000 nets you a 3-storey house with four bedrooms close to Granville in Normandy. Within walking distance of a beach, the house has a good roof and new wiring - the only thing that needs doing is to modernise the kitchen.

Romantic Paris

Paris, the undisputed capital of romance and the epitome of urban chic. Maybe you've been dreaming of a home somewhere in its historic streets, but thought that it was out of the question financially. Unaffordable? Not at all. Although many expatriates are drawn to familiar Parisian place-names such as St. Germain-de-Près and the Latin Quarter, this is a city with many options. Here's a couple of bargain picks:

- Overlooking a courtyard, a 166 square foot studio with mezzanine and bathroom in a stonebuilt building in Montmartre. Price: \$82,500
- A 270 square foot apartment in the lively Bastille neighborhood. On the second floor of an ancient building with 'verdant' courtyard, it's very luminous and has living room with exposed wooden beams and French windows, one bedroom, kitchenette, bathroom/WC. Price: \$109,000

Paris has 20 separate neighborhoods, known as *arrondissements*.

Property prices within each are generally figured by the square meter. Some neighborhoods are undeniably expensive, but others offer good value. In *International Living's* new *France: The Owner's Manual*, just one component of our new Country Kit, I detail each *arrondissement*, to give you the flavor of each...as well as the lowdown on current costs. And I point you towards the districts offering the best values...and prospects for investment gains. Where's hot and where's not? Should it be the Marais or Montmartre? Bercy or the Bastille?

Your Own Château?

For some, the idea of owning a French château is an enduring fantasy. Right now, though, you're likely to find that you can afford to make this fantasy come true.

We know others who've done it already. In fact, the founding publisher of *International Living*, William Bonner, and his family, live in a château in Poitiers that they've been renovating for the past few years.

Although restoring a château isn't something you undertake lightly, I think you'll be seriously tempted when you learn how much these historic properties are selling for. Although you can easily pay \$5 million or more for a fully restored château with turrets, battlements and acres of parkland, French castles come in all shapes and sizes. If you're not interested in tending acres of land, you'll be delighted to hear that small châteaux in reasonable condition start at around \$400,000. Or you could buy a basic towerhouse castle (unrestored!) for as little as \$50,000.

Rent For \$250 Per Month

Whether you're contemplating Paris or the provinces, you'll discover

rental properties are available at sensible prices...even along parts of the Riviera. Unfurnished studios in good areas of Nice start at \$250 per month, furnished studios from \$300. Around Antibes, you could rent a 1-bedroom apartment of 385 square feet in a residence with swimming pool for \$503 monthly...or a 2-bedroom furnished apartment (1,180 square feet) for \$760 monthly.

Northern cities such as Rouen are even cheaper...and you've got the advantage of being only an hour from Paris. Studios and 1-bedroom apartments in Rouen's historic center rent for \$182 to \$310 monthly. In the Cathedral *quartier*, a 660 square foot apartment could be rented for less than \$400 monthly.

How to find a rental property? Easy. In *France: The Owner's Manual*, I give you all the necessary information...for both long-term rentals and short-term vacation lets.

Gastronomic Heaven

One of the great joys of living in France is being able to indulge in the pleasures of the table. All over the country, there are countless fine restaurants where you can eat fabulous 3-course meals for \$13 to \$20 per person. Throw in a bottle of good wine and coffees, and you're still talking about gourmet dining for less than \$35 for a couple.



And if you're even a half-decent cook, you can enjoy *haute cuisine* at home for a fraction of restaurant prices. French markets really are something special and even small towns have at least one every week. Many take place on the same spot as centuries

ago...and you can't say that about Walmart! Whether you want to acquire the ingredients for a splendid feast or simply put together a delicious picnic, just follow the French and head for *le marché*. Fresh raspberries...lavender honey...pickled chestnuts...walnut bread...potted *foie gras*...isn't your mouth watering already?

*Buy your herbes de Provence at the market-
every town has one at least once a week.*

A Kind Climate

France is blessed with a kind climate. Although the north and west experience winter rain (and you wouldn't expect anything other than snow from December to late March in the French Alps), the southern regions enjoy six hours of sunshine a day even in January. Why do you think so many European seniors spend their winters on the Riviera? Menton, one of the Côte d'Azur's loveliest resorts, has a festival every February to celebrate the harvesting of the lemons.

I would jump at the chance to spend more of my springtimes in France...when the skies are a perfect Mediterranean blue and the countryside is beribboned with wildflowers - deep purple irises, bright scarlet poppies, tall stands of pink valerian...April in Paris? April anywhere in France suits me.

Go Local

French hotels can be a joy - and we tell you about some of our own personal favorites. However, it's always fun to try living like a local too. One great way to experience the real *vie française* is by staying in a city

apartment or a *gîte*. These are furnished holiday cottages, usually within easy reach of a village. There's nothing difficult about finding a vacation rental...if you know how to go about it.

Gîtes can be incredibly good value. Here's one we've identified: a south-facing cottage sleeping 3 with its own pine wood. Just outside Roussillon, one of Provence's loveliest perched villages, this *gîte* rents for between \$260 and \$380 per week, depending on season.

read on

Order Now