

NAS

GLOBAL PROPERTIES LTD

RELOCATING TO

FRANCE

Comprehensive Guide for UK, US, Dutch
& Scandinavian Buyers

2026 EDITION

Expert guidance for property buyers and relocating professionals

WHY FRANCE IN 2026?

France continues to attract international buyers with its world-class lifestyle, healthcare, culture and resilient property market — all at a lower cost of living than the UK.

World-Class Healthcare

Universal PUMA coverage; 70% of medical costs reimbursed. Complementary mutuelle insurance covers the remainder.

Rich Culture & Gastronomy

Michelin stars, local marchés, world-renowned wine. Art, history and café culture woven into daily life.

Central European Location

Borders Spain, Italy, Germany, Switzerland. Fast TGV rail and international airports across the country.

Recovering Property Market

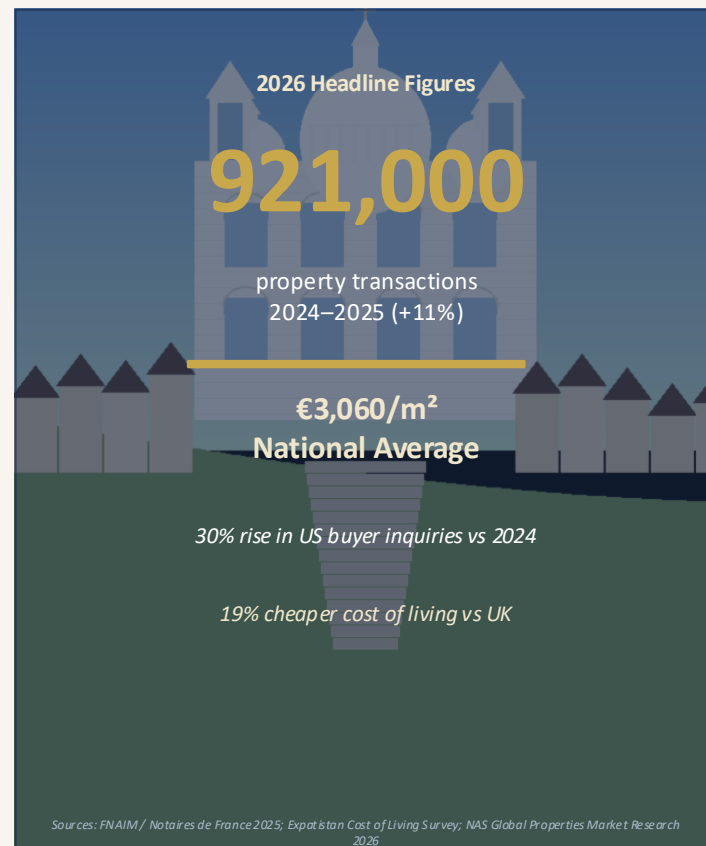
921,000 transactions (2024–25), +11% growth. Prices stabilising after correction — excellent entry point.

Diverse Climate & Regions

Mediterranean sun in Provence, Atlantic surf in Brittany, Alpine snow in Savoie. 18 unique regions to explore.

Established Expat Networks

12,600+ British in Brittany alone. Dordogne's 'Dordogneshire', Riviera American communities, Dutch in Normandy.



FRENCH PROPERTY MARKET 2026

921,000

Annual Transactions

+11% growth (2024–25)

€3,060

National Average /m²

Stabilised post-correction

80%

Sales €120K–€450K

Accessible price range

Regional Prices, Annual Change & Rental Yields

City / Region	Price per m ²	YoY Change	Gross Yield	Popular With
Paris	€9,355 – €9,700	+2.7%	3.91%	All international buyers
Lyon	€4,500 – €5,200	Mild +	4.2%	French & European expats
Bordeaux	€4,000 – €4,800	Mild +	4.5%	British, Americans, Dutch
Toulouse	€3,500 – €4,000	Mild +	4.7%	British, Dutch, Americans
Montpellier	€3,200 – €3,800	Stable	5.1%	Americans, British
Dordogne	€1,200 – €2,800	Stable	5.5%+	British 'Dordogneshire'
Brittany (Coastal)	€1,000 – €3,400	Stable	5.2%	British (~12,600), Dutch

Sources: Notaires de France / FNAIM Market Reports 2025; NAS Global Properties Regional Research 2026

TOP REGIONS FOR INTERNATIONAL BUYERS



Dordogne France

Châteaux & countryside
Stone farmhouses from €1,200/m²

Nouvelle-Aquitaine (Southwest)

Most popular for UK buyers

Bordeaux: dynamic city with tech sector, wine culture and TGV to Paris in 2 hours.
Dordogne 'Dordogneshire': stone farmhouses, strong British expat community. Temperate climate, 2,100+ sunshine hours annually.

Prices: €1,200–€4,800/m² | Popular with: British, Americans, Dutch

Provence-Alpes-Côte d'Azur

Premium Mediterranean lifestyle

Nice and Aix-en-Provence lead this luxury market. Mediterranean climate with 300+ sunshine days annually. International airport at Nice. Access to Monte Carlo, Cannes and the Riviera.

Prices: €4,500–€7,000/m² | Popular with: Americans, affluent retirees, Scandinavians

Occitanie (Southern France)

Best value sunshine region

Toulouse: aerospace and tech hub with strong employment market. Montpellier: vibrant university city with fast Mediterranean access. Proven appeal at approximately half the price of Provence.

Prices: €3,200–€4,000/m² | Popular with: Americans, British, Dutch

Brittany

Top choice for ferry-linked UK buyers

Celtic culture and community feel. Regular ferry links to the UK from Cherbourg and Roscoff. Affordable and genuinely community-oriented. Mild oceanic climate — less sunshine than the south but very liveable.

Prices: €1,000–€3,400/m² | Popular with: British (~12,600 residents), Dutch, Scandinavians

VISA & IMMIGRATION REQUIREMENTS 2026

UK Nationals (Post-Brexit)

- Long-stay visa required for 90+ day stays
- Visitor Visa: €1,600/month min. income + health insurance
- No work permission on standard Visitor Visa
- Talent Passport: 4-year permit (investors €300K+, skilled workers)
- A2 French required for multi-year residence permits
- B1 French for 10-year carte de résident
- B2 French level required for citizenship
- Processing approx. 12 weeks; validate VLS-TS within 3 months via OFII

US Citizens


- Long-stay Visitor Visa: most common route for retirees
- Renewable annually at French consulate
- NEW 2026: €300–600 annual PUMA healthcare contribution
- FATCA banking restrictions: BNP Paribas or Crédit Agricole recommended
- Estate planning: elect US state law under EU Reg. 650/2012
- Talent Passport available for qualifying investors
- 30% increase in US buyer inquiries recorded in 2026

Dutch & Scandinavians (EU/EEA)

- EU citizens (Dutch, Swedish, Danish): full freedom of movement
- No visa required for any length of stay
- Simple registration at local mairie within 3 months
- Full healthcare access after 3 months — no PUMA fee
- Full employment rights from day one
- Norwegians (EEA, non-EU): near-identical rights via EEA
- No language requirement for residency

HEALTHCARE & BANKING IN FRANCE

PUMA Healthcare System 2026

Coverage	70% of medical costs; top-up mutuelle covers remainder
Eligibility	3 months legal residence required before registration
GP Visits	70% of €25–30 consultation fee reimbursed via Carte Vitale
Hospital Care	80% covered; 100% reimbursement for chronic conditions
Mutuelle Insurance	€50–€150/month for comprehensive top-up cover
 NEW 2026 Fee	€300–€600/year for non-EU visitor visa holders
Exemptions	EU/EEA with S1 form; employed persons; Talent Passport holders

Sources: Ameli.fr / CPAM Official Healthcare Information 2026; Natives de France Banking Guidance

Banking & Financial Services

BNP Paribas

International Clients division; full English support; FATCA compliant — recommended for US citizens

Crédit Agricole

Widely available across France; minimal documentation; accepts US and non-EU clients

Britline (Crédit Agricole)

Dedicated UK expat service; English-speaking team; ideal for British nationals relocating to France

Wise (Multi-Currency)

French IBAN issued; transparent exchange rates; no branch required; excellent for international transfers

Documents Required to Open a French Bank Account

Valid passport or national ID • Proof of French residence (utility bill or rental contract less than 3 months old) • Long-stay visa or residence permit for non-EU nationals

THE PROPERTY BUYING PROCESS

01

Prepare Your Documentation

Birth/marriage certificate (originals + sworn translations) • Valid passport • Titre de séjour if permanent resident • Proof of funds or mortgage agreement in principle

02

Secure Your Financing

Agree mortgage in principle before searching • Budget 20% deposit (paid to notary on acceptance) • Allow 7–8% for notary fees on top of purchase price • Use specialist currency broker — far better rates than high-street banks

03

Appoint a Notaire (Notary)

Legally required for all French property purchases • Prepares title deeds, land registration and stamp duty • Pays droits de mutation (stamp duty) on your behalf: 5–8% of purchase price • Your notary ensures the transaction is legally watertight

04

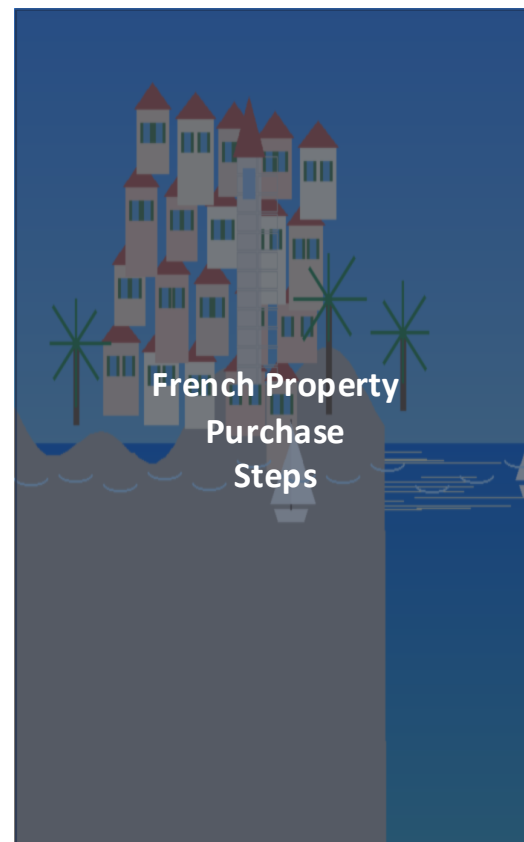
Sign the Compromis de Vente

Preliminary contract signed by buyer and seller • Price and completion date are fixed — neither can change • Buyer has 10-day statutory cooling-off period • Deposit typically forfeited if buyer withdraws without a valid suspensive clause

05

Sign the Acte de Vente

Final deed executed at the notary's office — keys handed over immediately • Property legally transferred to you • Register with local mairie and CPAM after completion



PROPERTY TAXATION & OWNERSHIP COSTS

Notary Fees

5–8%

Payable on purchase. Includes stamp duty (droits de mutation), land registration and notary professional fees. Mandatory on all property purchases in France.

⚠ VAT at 20% added to notary professional element of fees

Taxe Foncière

Annual

Annual property ownership tax paid by all owners, whether the property is a principal residence or secondary home. Rate is set by the local council.

⚠ New-build properties exempt from taxe foncière for first 2 years

Rental Income Tax

20–30%

All rental income — whether long-let or holiday let — must be declared to French authorities. Income to €26,070 taxed at 20%; above this at 30% on net income after allowable costs.

⚠ UK–France double tax treaty prevents double taxation

Wealth Tax (IFI)

0.5–1.5%

Applies to net property assets exceeding €1.3 million. Permanent French residents taxed on worldwide property; non-residents taxed on French property only.

⚠ Rate rises progressively with total asset value

Inheritance Tax

0–60%

Children: €100,000 allowance each, then 5–45%. Spouse/PACS partner: 100% exempt. Unrelated persons receive only €1,594 allowance then pay 60% on the excess.

⚠ UK/US nationals may elect home country succession law (EU Reg. 650/2012)

Home Insurance

From €100

French law requires all property owners to hold insurance covering material damage to their own property and injury to third parties. Contents insurance is optional but strongly advised.

⚠ Shop around — bank-bundled policies are rarely the most competitive

FRENCH INHERITANCE LAW & ESTATE PLANNING

France's forced heirship rules (*réserve héréditaire*) differ fundamentally from UK and US testamentary freedom. UK and US nationals may elect their home country succession law under EU Regulation 650/2012.

Reserved Portions — Réserve Héréditaire

1 child	50% of estate automatically reserved
2 children	66.6% of estate automatically reserved
3+ children	75% of estate automatically reserved
Remaining share	Quotité disponible — freely disposable by will

Inheritance Tax Rates 2026

Spouse / PACS partner	100% exempt	0%
Children	€100,000 each	5–45%
Siblings	€15,932	35–45%
Unrelated persons	€1,594	60%

Sources: EU Regulation 650/2012 (Brussels IV); Notaires de France Succession Guide 2026; Direction Générale des Finances Publiques

Estate Planning Tools & Strategies

EU Regulation 650/2012

UK and US nationals can elect home country succession law in their will. Circumvents forced heirship — but French inheritance tax still applies on French assets.

Assurance Vie

French life insurance. Proceeds paid to named beneficiaries outside the estate — bypasses both forced heirship and certain inheritance taxes for non-reserved heirs.

SCI (Société Civile Immobilière)

Property holding company enabling progressive gifting of shares. Each share transfer uses the €100,000 allowance, reducing the taxable estate over time.

Usufruct Arrangements

Splitting ownership into usufruct (right to use) and nue-propriété (bare ownership). Reduces estate value and facilitates inheritance planning across generations.

YOUR PRACTICAL RELOCATION CHECKLIST

6–12 Months Before

- Research visa options for your nationality
- Begin French language study (aim for A2 level)
- Visit your target regions — explore in person before committing
- Consult a cross-border tax specialist on your situation
- Research school options and healthcare registration process
- Establish your full property budget including all purchase costs

3–6 Months Before

- Apply for long-stay visa at French consulate in your country
- Secure temporary accommodation for your arrival period
- Obtain international health insurance (minimum €30,000 cover required)
- Gather and have essential documents officially translated
- Appoint your notaire and engage a NAS Global Properties consultant
- Research and establish your currency transfer strategy

Upon Arrival in France

- Validate VLS-TS online within 3 months of arrival
- Register at your local mairie or prefecture
- Open a French bank account (BNP Paribas, Britline or Crédit Agricole)
- Register with CPAM for healthcare after 3 months' legal residence
- Enrol children in local French school or chosen international school
- Set up utility contracts, internet and home insurance via our concierge

LIFE IN FRANCE — CULTURE, LIFESTYLE & COMMUNITY

"France's exceptional quality of life, world-class healthcare and rich cultural tapestry make it Europe's most enduringly popular destination for international buyers."

G&W

Gastronomy & Wine

Morning croissants, evening Michelin dining, weekend marchés. Fresh local produce, 300+ cheese varieties and world-famous wines from Bordeaux, Burgundy and Champagne.

A&A

Art & Architecture

The Louvre, Versailles, Loire Valley châteaux, Provence lavender fields. Each of France's 18 regions offers a distinct cultural identity, history and local gastronomy.

SPT

Sports & Outdoor Life

Alpine skiing, Atlantic surfing at Biarritz, Loire cycling, Mediterranean sailing. France's national parks offer world-class hiking from the Pyrenees to the Calanques.

EDU

Education

Compulsory schooling from age 3–16 in French state schools. International options: British School of Paris, American School of Paris, Mougins School on the Côte d'Azur.

COL

Cost of Living

19% cheaper overall than the UK. Food 20% cheaper, wine at €3/bottle vs €6 in the UK. Eating out from €15 for a basic meal. Property significantly cheaper outside Paris.

TGV

Connectivity

Fast TGV rail links: Paris–Bordeaux 2 hours, Paris–Lyon 2 hours. Eurostar London–Paris under 2.5 hours. Excellent 4G/5G coverage nationwide. Strong remote working infrastructure.

NAS

GLOBAL PROPERTIES LTD

Your trusted partner for French property acquisition, relocation and specialist referrals

- Property sourcing across all French regions
- Visa and immigration agent referrals
- Tax and estate planning specialist introductions
- Banking and financial services guidance
- Full relocation support and community integration
- Certified translator and document services
- Public notary connections and guidance
- Currency exchange broker introductions

We serve:

UK Nationals (Post-Brexit)

US Citizens

Dutch Buyers

Scandinavian Buyers (SE/DK/NO)

Expert. Trusted. Independent.

Disclaimer: This guide provides general information current as of February 2026. Laws, regulations and property markets are subject to change. NAS Global Properties Ltd recommends consulting qualified legal, tax and financial professionals for advice specific to your personal circumstances.