Buying a Home in France

The scouting trip guide: how to plan the visit that actually finds your future home, from couch research to the day you make an offer.

We looked at hundreds of listings from our couch in Los Angeles before we ever walked through a French front door. Some of that scrolling was useful. Most of it was fantasy shopping. What got us to our farm in the Dordogne was one well-planned trip with a rental car, a short list, and a set of unromantic questions we asked at every property. This is that playbook.

01 Before you book a flight

The trip starts months before the trip. Do this work at home and your week in France becomes a decision trip, not a discovery trip.

- [ ] **Get to know several regions before you commit to one.** France changes completely every few hundred kilometers: climate, prices, architecture, pace. If you can swing more than one trip, visit different regions on different trips before the serious house hunt starts.
- [ ] **Watch YouTube videos on every region you are considering.** Search the region name plus "living in" or "moving to," and watch the unpolished ones too, not just the drone-shot tourism reels. An hour of someone's honest vlog from a February in Normandy teaches you things no listing ever will. (This is half the reason our channel exists.)
- [ ] **Hunt down expats on social media.** Facebook groups, Reddit threads, Instagram, and TikTok are full of people already living in the towns you are circling. Read what they complain about, not just what they post at golden hour. One thread about hospital distances or August tourist crowds can save you from the wrong region, and one welcoming local expat group can confirm the right one.

- [ ] **Then pick two regions, maximum, for the scouting trip itself.** France is not a region. A week split between Provence and Brittany is a week wasted on trains.
- [ ] **Set your budget in euros, then add roughly 7 to 8 percent.** That is the notaire fee on older homes, and it is not optional. Factor agency fees too. They are often baked into the listing price (look for FAI).
- [ ] **Learn the DPE scale.** Every French listing shows an energy rating from A to G. An F or G home is a renovation project wearing a house costume, and rental restrictions already apply to the worst ratings.
- [ ] **Write 5 must-haves and 5 dealbreakers.** Ours included outbuildings and land. Yours might be walkable to a boulangerie. Write them down before the stone walls start whispering to you.
- [ ] **Set listing alerts.** Green-Acres, SeLoger, Bien'ici, and Leboncoin cover most of the market. Yes, Leboncoin is also where people sell used lawn mowers. It is still where real houses show up first in rural France.
- [ ] **Contact agents 2 to 3 weeks before you land.** Book viewings before the flight, not after. Rural agents do not work weekends the way American agents do, and August is a black hole.
- [ ] **Sort out your money plan.** Cash purchase, US funds transfer, or a French mortgage (possible for non-residents, but slow). Talk to a currency broker about locking an exchange rate. On a house, the rate swing is real money.

02 Planning the trip itself

- [ ] **Give it 7 to 14 days, one base per region.** Book a gîte or apartment in a central town and drive out from there. Moving hotels every night kills your energy for viewings.
- [ ] **Rent a car and book it early.** Automatic transmissions cost more and sell out first. Rural France does not do ride shares.
- [ ] **Cap it at 3 to 4 viewings a day.** After the fifth house, every kitchen looks the same. Take video at every property and narrate what you see. You will not remember otherwise.
- [ ] **Visit in the off-season if you can.** A village that charms you in November will delight you in June. The reverse is not guaranteed.

- [ ] **Schedule one nothing day per area.** Buy groceries, sit in the café at 8:30 AM, drive the roads at night. You are test-driving a life, not just touring houses.

> **Pro tip:** Screenshot every listing you like the moment you see it. Good properties vanish from the French sites fast, and the one that got away will haunt the whole trip.

- [ ] **Know the border routine.** Since April 10, 2026, the EU Entry/Exit System takes fingerprints and a photo on arrival instead of stamping your passport. ETIAS, a small pre-travel authorization for Americans, is expected to start in late 2026. Check the status before you book.

03 The viewing checklist

Bring a tape measure, your phone, and this list. Charm is free. These things are not.

- [ ] **Roof:** age, material, and any sagging. Ask directly when it was last redone.
- [ ] **Septic system:** if there is no mains sewer, ask for the fosse septique inspection report. A non-conforming septic system is a five-figure conversation.
- [ ] **Heating:** what type, how old, and what last winter actually cost. Ask to see a bill.
- [ ] **DPE report:** do not settle for the letter grade. Ask for the full document.
- [ ] **Windows:** single or double glazed. Count them. Replacing them adds up fast.
- [ ] **Water:** mains, well, or both. If there is a well, ask what it feeds.
- [ ] **Internet:** check fiber availability at the actual address, and test your phone signal in the kitchen, not the driveway. (We work from the countryside. This one is not negotiable for us.)
- [ ] **Taxe foncière:** ask for the annual property tax amount. It varies wildly by commune.
- [ ] **Boundaries and land:** walk them. Ask what is farmed next door and who has right of way.
- [ ] **Moisture:** smell the corners, look at the base of walls, open the cave door. Old stone breathes. It should not drip.

- [ ] **Outbuildings:** assess the roofs and slabs separately. A barn is a gift and a liability at the same time.

04 The 10 uncomfortable questions

Ask these out loud, to the agent and to the seller, and ask them again on the second visit. They are awkward. Ask anyway. Nobody volunteers this information, and the polite buyer who never asks finds out the expensive way, usually in February. If an answer feels rehearsed or slippery, that is also an answer.

1. **Is there an underground spring, stream, or seasonal water running through the property?** Old farms were often built near water on purpose. Ask where it runs, and ask what the basement looks like after a week of rain.
2. **Where does damp or water damage show up, and what was actually done about it?** Not "was there ever damp." Where. Fresh paint on one wall of an old stone house is a confession, not a repair.
3. **Does the plumbing or septic smell at any point in the day?** Odors that come and go with heat, rain, or heavy use point at venting or a failing fosse. Visit the bathrooms on both trips and breathe like you mean it.
4. **Has the property ever flooded, and is it in a flood zone?** Ask the question, then verify it: the seller must provide an état des risques (ERP) listing flood and other natural risks. Read it before the compromis, not after. (Ask us about our barn in February.)
5. **What is eating the house?** Termites, capricorn beetles in the roof timbers, mice in the attic. Ask for the parasite report that comes with the diagnostics and ask when someone last actually went up into the roof.
6. **What fails in winter?** Which rooms never get warm, which pipes have frozen, how often the power cuts in a storm. Every old house in rural France has a winter personality. Make the seller describe it.
7. **Are there any disputes with neighbors, shared walls, or rights of way?** Who can legally cross the land, who maintains the shared fence, and does the local hunt walk through on Sunday mornings. These arrangements transfer with the house. So do the grudges.

8. **What work was done without permits or by the owners themselves?** Undeclared additions and DIY electrics are common in the countryside. Charming in a story. Less charming when your insurer or the mairie finds out.

9. **Why are you really selling, and how long has this been on the market?** Ask what offers fell through and why. A house that has failed two compromis has a reason, and it is rarely the wallpaper.

10. **What is planned around here?** New roads, wind turbines, poultry barns, a quarry, a lotissement on the field next door. The seller may shrug. The mairie will not. Ask both and compare notes.

Pro tip: Ask the big ones twice, once at the first viewing and again at the second. Answers that change between visits are the most useful data the trip will give you.

05 If you fall in love

The French buying process is slower and calmer than the American one. Here is the shape of it.

1. **Make a written offer (offre d'achat).** Verbal offers are conversation. Written offers start the clock.

2. **Sign the compromis de vente.** This preliminary contract usually comes 2 to 4 weeks after an accepted offer, handled by the notaire.

3. **Use your 10-day cooling-off period.** After signing the compromis, the buyer (only the buyer) gets 10 days to walk away without penalty.

4. **Pay the deposit.** Typically 5 to 10 percent, held in escrow by the notaire.

5. **Build in conditions suspensives.** Financing clauses and inspection contingencies go in the compromis. If your loan falls through, you get the deposit back.

6. **Wait about 3 months, then sign the acte de vente.** The notaire runs searches, the paperwork marinates, and then one day you are handed very old keys.

THE GOLDEN RULE

Buy the region first and the house second. A perfect house in the wrong place becomes the wrong house within a year. Spend your nothing days like they are the real work of the trip, because they are.

BUDGET CALLOUT

- **Cost today:** flights, rental car, and lodging for the scouting trip. Treat it as a research expense, not a vacation.
- **Cost next:** the deposit (5 to 10 percent) plus notaire fees (roughly 7 to 8 percent on older homes).
- **Hidden cost to watch:** renovation reality. Get contractor estimates (devis) on anything major before the cooling-off period ends, not after.

WHAT WE LEARNED

- **One decision we would keep:** renting a base and living like locals between viewings. That is how a region tells you the truth.
- **One change we would make:** asking for utility bills and the septic report at the first viewing instead of politely waiting for the second.
- **One tip for speed:** email agents in French, even bad French. Response rates roughly double.

Keep going. We publish the real numbers, the paperwork, and the occasional disaster every week. Videos at youtube.com/@husbandsinfrance, the newsletter at newsletter.husbandsinfrance.com, and everything else at husbandsinfrance.com.

Process details reflect standard French practice as of July 2026. Your notaire is the final word. That is what they are for.