

VISION or MISSION?

What do you need to know before you relocate across the Channel? **Tracy Leonetti** is on a mission to help you with your vision of moving to France

A vision or a mission? This is the question I asked many of the visitors to the recent French Property Exhibition at Wetherby in Yorkshire while I was walking around the stands and sharing the busy coffee tables.

Moving to France (or any other country for that matter) is a vision that is often thought about for many years. While having that vision is important, it's the mission that makes the vision become a reality and yet we often sidestep some important points. So just how do you make it happen and get that transition to your dream home?

With my customers, I take a step-by-step approach to their integration and work on their 'mission' to reach their 'vision' as

you will no doubt encounter:

- Birth certificate with parental affiliation
- Marriage certificate
- European Health Insurance Card (EHIC)
- Private health insurance documents (if needed)
- Tax returns for the previous two years
- Driving licence
- Car registration documents
- Car insurance documents and no-claims bonus information
- Medical documents
- Previous year's schooling information for your children
- Vaccination documents for your children
- Visas for non-Europeans
- Diplomas if thinking of setting up a business

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quickly as possible. I don't have the space to go through all of them here so I have chosen five key steps to help you plan your mission.

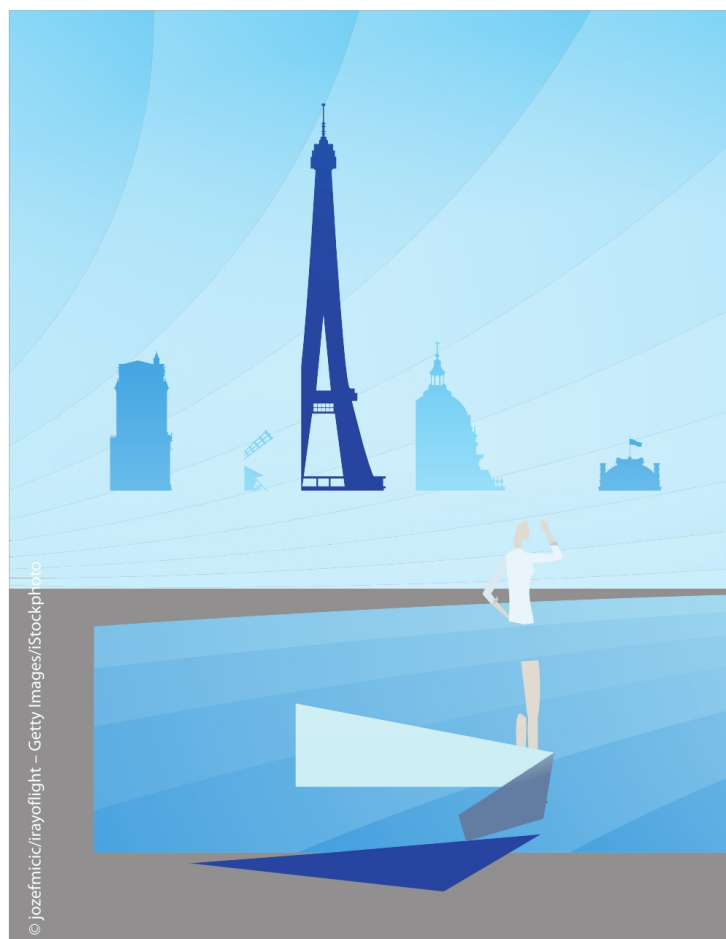
1 Preparation is the name of the game

While you are caught up in the wonderful challenge of finding your dream home, don't forget to think about preparing the paperwork for your move. The French administration is known for its complexity, so be prepared by pulling together the following documents before you leave, which will be useful during the different processes

2 Tax planning before you leave

How to organise your estate and tax is often misunderstood so get the right advice before you move to avoid losing money. Here are three key considerations.

- If you are thinking of selling your home in the UK or country of origin before moving, then ensure you get advice on tax planning for capital gains.
- Get advice on estate planning for succession tax if you have any dependents.
- Don't forget to inform your country of origin of your intention to move to another country.



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3 Finding your dream home

While working on your vision you will no doubt be visiting France, working with many agents and scouring lots of websites. You may decide to rent first while looking for your dream home; it's often a wise choice. However, the best advice I was given when I moved to France over 25 years ago and was looking to buy was to 'be nose' – this is often a big investment so ask those questions! Here are a few more tips:

- If you are renting, doing this via an agency can be complicated if you can't give them the paperwork they want but working directly with the owners can help sidestep this milestone.
- If you are buying, contact a few agencies; work with those that call you back and that understand your criteria; build a relationship, don't settle for what they have on their books, go for your dream home, after all, it has been your vision!
- *Notaire* fees (including stamp duty) are around 7% so add this to your budget.
- Agency fees are around 4-6% so add these too to your budget.

The buying process can take up to three months if all goes well, but do get advice if you are unsure

of how it works.

And again, be nose! Ask those key questions of your agency and your *notaire*.

4 Banking and utilities

It can prove difficult in France to set up utilities, get insurance for your home, set up a business, get your healthcare organised, in fact, do pretty much anything if you don't have a French bank account. To do many of these things, you will need your International Bank Account Number (IBAN). So one of your first priorities is to set up a bank account.

This should preferably be done before you move to France. You can open a non-resident account while waiting for your address and then change it once you are resident. You can also check out online banking options with various banks that provide international banking without any offices. Most of the communication is handled over email.

5 Healthcare

In the first instance, ensure you have your international healthcare card (EHIC) to cover you for those first few months while healthcare is being put into place; or if not, ensure you have private healthcare. This you need to take

care of before you move.

If you are retired or an overseas worker, get your S1 form which enables you to claim your healthcare costs back via the reciprocal agreement.

Once you come to France, you can then make an application to the local CPAM (Caisse Primaire d'Assurance Maladie) for healthcare. Although the healthcare system in France is very good, as I say often to my customers, it does come at a price. This does not necessarily mean

you will pay for it but if you are not paying, you will need to prove your financial situation.

Accessing the system often takes time, patience and paperwork, hence the preparation of all your documents in step one. Some documents may need to be translated but do this once you are in France as they need to be done by a legal translator.

How you apply depends on your type of activity, i.e. salaried, business owner, retiree, overseas worker or inactive. You can contact the CPAM office for advice on 3646 (from the UK 0033 (0)8 11 70 36 46).

6 Driving

Driving is another one to think about before you leave the UK. Should you bring your car with you or buy one in France? People are often tempted to bring their car over as they may be less expensive than in France. Make sure you weigh up the cost and time it takes to register your car in France.

You would need to have a certificate of conformity for the vehicle, and this often costs. Then

the registration process is quite tough as since 1 November 2017 everything is done online (ants.gouv.fr) with a huge backlog. The cost of the *carte grise* (registration document) depends on the size of the car but can be quite expensive.

Ensure that you are insured while driving in France and bring your proof of no claims bonus so that you can benefit from the reduction in your insurance fees.

Of course, there are benefits, business and other items that you may need to be prepared for too, but these are just a few of the tips based on my 25 years of experience of living in France. I hope some of them help save you time, energy and money, and most importantly, that they help you on your mission to reach your vision. ■

Tracy Leonetti is the founder of LBS, paperwork specialists in France
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