

Ask the expert...

French Property Buying Guide

Ian Morris explains that it IS possible, and feasible, to get pre-purchase (structural) surveys undertaken in France.

So you eventually find a property in France that you want to buy. But is it a sound proposition - and are any expensive repairs likely to be needed in the next few years ?

Many buyers in the UK get those questions answered by commissioning a survey, especially if the property they are buying is their only home - for most a major investment - and more particularly if they simply cannot afford to be faced with unexpected repair costs later. And in the UK there are plenty of surveyors to call upon.

The situation in France is rather different. The French themselves seldom bother to have a pre-purchase survey. This is due not only to their wonderful *laissez-faire* attitude to life but also because there are very few French professionals geared-up to undertake surveys - at least as we know them in the UK. Some French architects offer to do *expertises*, but their inspections are usually brief, their reports normally verbal, and invariably in French. There seems to be a strange reluctance on the part of French professionals to put anything in writing !

For my own part, and by way of comparison, I usually spend between 4 and 8 hours on a survey and my reports are invariably 15 pages or more. In the case of one large property with a number of problems the survey took three days and, according to my client, the report of 50 pages was "well worth waiting for" !

It is a fact that the law in France now requires every vendor to provide a report on lead and a report on asbestos. However, the lead report covers only painted surfaces that are likely to contain lead paint, and the asbestos report has to cover only the interior of the building, and has to say only whether certain materials are likely to contain asbestos. So neither report may be quite as useful as you had thought. In some, but not all, areas of France the law also requires every vendor to provide a report on whether termites have been found in the property: More than 50 départements are now infested with termites yet *arrêtés*, requiring certification, apply in only about 25% of them.

Perhaps you have a friend, or have found a local artisan, who will "look over" the property for you. This kind of inspection is certainly better than nothing, and could be very helpful, but rarely is it that same as the kind of in-depth inspection undertaken by a professional who does this on a regular basis - and who will provide you with a written report identifying future repairs as well as more urgent matters.

If the property is cheap, or is clearly in need of complete refurbishment, you may well decide that it's simply not worth paying for a survey. Otherwise, the cost of a professional survey will almost certainly be a

very small percentage of the purchase price, and a sound investment if only for “peace of mind”.

With the increasing number of British buyers there is a corresponding increase in the number of qualified British surveyors undertaking surveys in France. Many of them advertise in British magazines catering for this market. You should look for a surveyor who is bi-lingual, understands French building practices, and (if appropriate) has experience of old buildings. Ask about fees, find out whether the figure quoted is inclusive of travelling and other expenses, and ask whether VAT is additional. But don't expect to find a qualified surveyor who is able to undertake your survey instantly: Like most professionals, surveyors who are any good are likely to be busy. If time is a problem investigate the feasibility of getting a survey done with a verbal report the same day, and with a written report to follow.

Contrary to popular belief it is possible to have conditions (including a “subject to survey” condition) incorporated in the compromis de vente that you will be asked to sign when you decide to buy. Such clauses suspensives, as they are known, are not very popular with agents, of vendors, because they introduce an element of risk to the sale being concluded. Sellers are understandably anxious to get their money, and agents want to get their commission. So be prepared to be confronted with one or more reasons why you should sign the compromis without first having a survey. If as sometimes happens you are denied the option of a clause suspensive you may decide not to sign the compromis until your surveyor has given you the “all clear”. Clauses suspensives cannot be inserted in the compromis after you have signed.

A pre-purchase survey is not to find reasons why your purchase should not proceed; it is to make sure you are fully aware of what you are buying - and to help you decide whether the property is suitable for your particular requirements, and budget. It will alert you to things that might have escaped your notice, or even the agent's notice, and will give you a clear idea of what repairs need to be allowed for in the future – and over what time scale. Some features of a building that don't look serious very often are, whereas others that look serious quite often are turn out to be nothing to worry about. If you are working to a tight budget, or are relying on the fact that the property you are buying in France will not need any major repairs, a pre-purchase survey is essential.

Ian Morris is a Chartered Surveyor with over 35 years professional surveying experience undertaking pre-purchase surveys both in the UK and in France. He is the author of three books and numerous magazine articles on a variety of building topics and has been interviewed about building problems and home improvements on both radio and television.

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