

Is there still such a thing as a cheap home in France?

Yes, says Judith Larner, if you know which regions offer the best bargains

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The dream of owning a second home in France has turned into reality for hundreds of thousands of people in Britain. Abbey National estimates the figure at more than half a million and the demand for accessible homes has pushed prices in parts of the country out of the reach of many.

David Wells of Abbey National France says the Cote d'Azur is still the most popular with UK buyers. Prices rose 9% over the past year with the average property costing £232,000.

In the Dordogne, prices rose 12% over the past year pushing the cost of the average house to around £161,000. The French are also being priced out, and newspapers across the Channel are exhorting people to look at areas where homes in picturesque locations away from the coast can still be found for less than £50,000.

Bargain hunters head for the Limoges and Aveyron in central France and northern parts of the Auvergne. Even in popular areas such as Brittany and Normandy there are still bargains.

One French estate agent says 65% of rural properties in Normandy are bought by the English, with three quarters having a budget of less than €140,000. Bargain hunters should check out the Calvados region of lower Normandy around towns like Livarot or Orbec where houses with land can still be found for between 100,000 and 150,000 euros.

Drive an hour and a half inland from Le Havre, into the Eure region where the landscape is dotted with old mills. Many have been restored and fetch upwards of 380,000 euros, but the determined buyer can still find properties to restore.

Maurice Lazarus of UK-based Domus Abroad points money-conscious buyers in the direction of southern Brittany. "It very attractive," he says, "with lovely countryside, gentle hills and very green. You can buy a habitable house from £50,000. It is also well-served with Ryanair from Brest and ferry services from St Malo."

Penny Zoldan of estate agents Latitudes agrees. It is offering several properties in need of renovation in Brittany starting at around 30,000 euros for a stone cottage with 600 square metres of garden. An unconverted barn costs 45,000 euros and an unrenovated 120 square metre village house can be snapped up for 46,000 euros.

"I would advise people looking for cheaper properties to go west into the Finistere or south to the Morbihan," she says.

Ms Zoldan firmly believes France can still cater for the the budget-buyer. Latitudes had 385 properties on offer for less than 100,000 euros. Some are still in northern France in the Mayenne region to the East of Brittany and south of Normandy.

If Brittany is the French Cornwall, then Mayenne with its rolling hills and lanes, is Devon. It's a 90-minute drive from St Malo and is popular with French second home-owners because of its proximity to Paris - just an hour and 20 minutes by high-speed train.

Cheap flights by EasyJet and Ryanair are opening up many regions although the EU ruling against Ryanair may choke off some routes.

Take the central region of Limousin, an attractive area of lakes and forests. Serviced by Ryanair to Limoges, traditional two-bedroom town houses can be bought for around £20,000.

To the east of Limoges is the sparsely populated Creuse region. Small farms to renovate with large amounts of land are selling for between 30,000-55,000 euros.

At the higher end of the scale, a large 18th-century house with outbuildings, set in over an acre of land, is on the market for 245,000 euros.

North east of the Creuse is Allier in the Auvergne - one of the cheapest

places to buy. It has volcanic peaks and wild countryside, much of it a national park. Allier in the north has small farms to renovate starting from 40,000 euros. A restored property will fetch 92,000 euros.

As the birthplace of the Bourbon dukes, there are still manor houses and chateaux dating back to the 15th-century from 150,000 euros.

Ms Zoldan warns that central France is not for everyone. "It's extremely rural and unsophisticated," she says. "Most people, when they buy a second home, are looking for somewhere with easy access to a major town or a region that is famous for producing something, wine or cheese, etc. Central France could come as a shock. If you live in Western Scotland you may feel at home, but people from a city could feel isolated."

As an alternative she suggests Aveyron, a mountainous region in the South, a couple of hours drive from Toulouse airport. Regular flights by Ryanair to Rodez, which started back in May, have put it at just one hour from London. Prices start with small town houses from 35,000 euros. Moving off the beaten second-home track is not for everyone, says David Wells.

"If you want easy access and to be close to all amenities, buying in a remote part of central France could mean you end up regretting not buying that extra bag of sugar in Sainsbury's before you left the UK."