

It's a small world

Despite global concerns about borders and migration, France continues to attract people from all over the world – and for many, a holiday is just not enough.

Karen Tait looks at how non-EU nationals buy property and live in France



● **Short-stay 'Schengen' visa** – for stays no longer than 90 days (three months). These allow holders to move freely in countries in the Schengen Area for up to 90 days per period of six months from your first entry (visas may be issued for one or several entries). They are ideal for those owning a holiday home in France, and are generally issued for tourism, business travel and family visits, as well as short training courses, internships or for artists on tour, sportspeople playing in championships etc. A Schengen visa is valid for all 26 states of the Schengen Area (including France), unless marked otherwise on the visa sticker. You can't work on a short-stay visa.

● **Long-stay visa (*visa long de séjour*)** – for stays of over 90 days (three months). The main reasons for issuing this type of visa are study, work and family reunion. On arriving in France, you must register with the French Immigration and Integration Office (OFII) or, in some cases, apply to the relevant *préfecture* for a residence permit. Spouses of French citizens can also apply for this visa. You don't have to intend to work, as long as you can demonstrate you have sufficient funds to live off while in France. There are different visa categories according to the reason for application, e.g. for holidays (*visa long de séjour visiteur*), employment (*salerié*), studies (*étudiant*) or joining a relative (*vie privée et familiale*). A long-stay visa marked '*carte de séjour à solliciter*' shows you are in the process of applying for a residence permit.

Visas need to be applied for at the French embassy or consulate in your country of residence (including renewals). The application fee is €60 for a short-stay visa and €99 for a long-stay visa. Application forms and the list of documents and information required can be found on the diplomatie.gouv.fr website. You will have to show that you have sufficient funds to support yourself during your stay in France, somewhere to stay, and medical insurance with cover of at least €30,000. Applications can be submitted three months before entry to France (the visa can start either on the date of issue or on another date no later than three months after issue).

For short-stay visas, passports must be valid for at least three months beyond the date of expiry of the visa; for long-stay visas of definite duration (long-stay visa constituting a residence permit), passports must be valid for as long as the visa. Passports must contain at least two blank pages to take the visa and the French entry and exit stamps.

Carte de séjour

If you want to stay on longer in France, you must apply for a renewable residence permit (*carte de séjour*) at the local *préfecture*, within two months of your visa/temporary residence permit running out. You may be required to provide details of your family situation, financial resources and health insurance, as well as proof of your address in France and an employment contract.

The duration of the permit depends on your employment or study status and family

As our nearest neighbour, it's perhaps natural that France attracts so many UK househunters but its appeal is by no means limited to Brits. Across France you'll find American, Australian, South African, Russian and even Chinese owners of French property. In some areas they contribute to a lively cosmopolitan mix, on the Riviera or in Paris for example, while others are attracted to more rural and remote locations where foreigners are few and far between.

But how do buyers from outside the EU tackle house buying? How are things different for them compared to British and other buyers with EU membership? What rights do they have and what bureaucratic hurdles do they have to jump over?

Visas

Those outside the EU/EEA don't have the same rights of movement as those within it, so visas are required for entry to France. Some countries have a special agreement with France, including America, Australia, Canada, Japan, New Zealand, Singapore and Switzerland (a full list can be found on the diplomatie.gouv.fr website), allowing them to stay for up to 90 days without a visa (to stay longer they have to apply for a long-term visa). You don't need a visa if you hold a residence permit for France or any one of the other countries covered by the Schengen agreement. Separate visa regulations apply for entry to mainland France (part of the Schengen Area) and for France's overseas territories.

CASE STUDY

“Visas need to be applied for at the French embassy or consulate in your country of residence”

situation, but they're usually for one to four years and renewable. There are also three-year *compétences et talents* (skills and talents) permits and up to 10-year-long permanent residence permits.

If you have been away from France for more than three consecutive years, your residence permit will expire.

Citizenship/naturalisation

After living for five continuous years in France (less if you fulfil other criteria such as marriage to a French national or holding a degree from a French university), you may be able to apply for a 10-year, renewable long-term *carte de séjour* (as above) or French citizenship through naturalisation. You will need to fulfil certain requirements, depending on your circumstances, such as proof of marriage, birth certificates and evidence that you have a good knowledge of the French language.

Did you know?

The Schengen Area comprises 26 European states that have officially abolished passport and other types of border control at their mutual borders. This allows the area to function as a single country for international travel purposes, with a common visa policy.

Healthcare

While EU nationals can visit France and use the EHIC reciprocal healthcare card should they need medical attention (the card needs to be applied for prior to travel), those from countries outside the EU do not have access to this benefit.

Certain countries have signed a bilateral social security agreement with France (see the full list at cleis.fr), but nationals of those that haven't, which includes America, Australia and South Africa, should check with their home country's social security system whether and to what extent it covers healthcare costs incurred when overseas.

Visitors are advised to take out a private insurance policy to cover any healthcare costs they may incur while in France; indeed, a private health insurance policy is required for tourist visa applicants.

If you pay into the French social security system (if you're employed) or have gained ▶

From New York to a new life in France...



Diane, Tom and Dagny

Originally from New Jersey in the United States, Diane officially moved to France a couple of months after her wedding in December 2011 to her French partner Tom, whom she had met a few years before when he was visiting New York on holiday. Although Diane had visited France a couple of times before (once as a high school student, then again 10 years later with a friend), she never imagined she'd be living in France. But as she says, "sometimes life surprises you!" Diane and Tom now live in the Maine-et-Loire department, not far from the historic town of Angers.

What's expat life like?

That's a big question (my 'reflections on five years' piece on my blog goes into greater detail). I don't really know any other foreigners living here. I'm not in Paris or a big city so I don't usually come across any other Americans. My town has a basketball team which has a few American players, but generally they're here for half the year and then move on. Mostly, I interact with French people in my small town.

Something I've learned is that people who belong in your life will stay there regardless, and no move, job change, baby, relationship, health crisis or whatever will change that. The people who are in your inner circle love you for you. Sometimes a major life change will test the relationship and show you who really is in your corner.

Maybe most importantly to me is that I'm still the same old American I always was. My humour is still a tad inappropriate and I still find stupid things funny. America still feels like home. It's comfortable and familiar. With every trip back, I take comfort in the fact that my home still feels like a home and I'm welcomed by family and friends with open arms. I've had little culture shock moments here and there; at my core, I am, and always will be, an American.

How have you been treated as an American in France?

I think I've been treated fairly, no better or worse than any other foreigner living here. Sometimes not being French works to your advantage (as your accent can be a conversation starter) and other times it causes people to keep their distance (people see right away you're not French and steer clear). I think you can find kind-hearted people everywhere just like you can find rude, inconsiderate ones as well. My experience in France overall has been good.

What kind of home do you have?

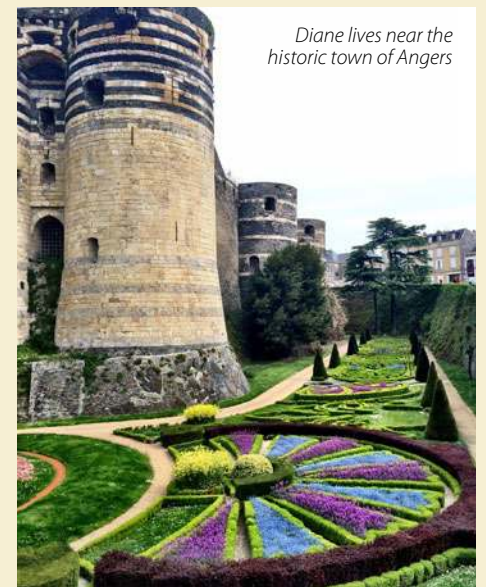
We live in a single family home that was built in the 1950s in our town's centre, with a little yard that's perfect for our dog.

How did you find the property buying process in France?

This is our first home and I didn't find the process to be too complicated or stressful, but I'm sure the fact that my husband is French played into that. He was there to explain anything that didn't make sense to me and it was a relief to have a native speaker to go over the fine print.

A few things stuck out though. Firstly, there's the huge amount of paperwork. On the closing date at the *notaire's*, we must have signed over 100 papers. It was a huge stack! Secondly, I don't believe there's a system where you can access all the homes for sale in an area, as there is in the United States. If you want to see a property, you have to call and they're all repped by different agents. In the US, you often work with one real estate agent and they will be with you from start to finish. But this is not the case in France. Maybe there are specialised expat services for foreigners, but generally, if you want to see 10 properties, you'll be working with a variety of agents.

Thirdly, while I've never purchased a house in the US and don't have a frame of reference for this, moving in France certainly takes quite a while. Sure, the fact that banks are closed on Mondays in many cases and closed for lunch may have something to do with the delay, but does it really take a couple of months for a loan to be processed? I guess so! ▶



Diane lives near the historic town of Angers

How do French properties differ from American ones?

I feel like French properties tend to be sold 'as is' a little more often than you'd see in suburban USA. Sometimes houses require major work and other times it's just light stuff. Also, it was important to me to have a bathroom that had a toilet and sink in the same room. You'll find that many homes have a toilet room with the sink and shower/bath in a separate room, usually next door or just down the hall. I've always found that strange because it means you have to touch the doorknob before washing your hands. Anyway, certain comforts of home were important to me.

Another thing is French homes have *volets* (shutters) and it's a bit of a cultural thing. Sometimes they're wooden and other homes have metal ones that roll up and down. I personally find them a hassle although I understand why people like them. I think a good set of blinds, curtains and triple-pane glass is just as effective, though.

I also noticed there were a lot of photos of 'naked' lightbulbs in real estate listings. I guess people either don't buy light fixtures or buy removable fixtures that they take with them when they move, so seeing hanging lightbulbs on wires (not the decorative kind you see in minimalist homes) was strange. This tends to be the case in older homes. People just don't cover them even after they move in and get settled. My neighbour's house has all uncovered bulbs.

What about the lifestyle and culture? How is that different from the US?

I have so much to say about this. I live in a small town but compared to New York it's rural! Living in a big city has expectations that go with it and life can get very busy and stressful. In France, people move more slowly, relax more, and seem to enjoy life in a different way. I admire the French way of life and living here has made me a better person.

What has been the most challenging aspect about living in France?

I think a lot of things are difficult for foreigners abroad; some of them have to do with the country itself, like the language, and other times it's just dealing with life problems that become magnified when you feel like you're a fish out of water. I do OK on the homesickness front since I talk to my parents almost daily and keep in touch with people from back home. What's been the most difficult for me is making friends. This is by no means a 'France' problem though. I think it's difficult for adults anywhere to connect with new people – even within your own country or state. I've done meet-up groups, joined my town's gym, and even went to a Mormon church (I'm not religious) to meet people but it's been really hard! I speak French well but it's clear I'm not French so sometimes that makes me stand out and is a source of frustration.

Do you think France will be your 'forever home'?

I don't know! I could see myself living back in the USA at some point and I know my husband would like to have that experience as well. But is



The Loire town of Chinon snapped by Diane from a hot air balloon

it in the near future? I don't think so. But you never know and life can change in an instant, so I'll never say that France is my forever home or that the US is either. We always have options and sometimes life takes an unexpected path.

What about the formalities; visas, working, healthcare and so on?

I'm currently on a 10-year *carte de séjour* as the spouse of a French citizen. It's like a green card in the United States, more or less, and gives me the legal right to be here and work. But marrying a French person doesn't automatically make you a citizen. I can't vote or anything like that. I have a health insurance card and have the same access to healthcare as a French person would. I work and pay into the system so I'm covered like the French or other permanent residents.

What tips would you give other foreigners moving to France?

Remind yourself that expat life is what you make of it and everyone's experience is going to be different. Just because someone else lives in the same country doesn't mean you're going to live the same life – so focus on what you have going on and make the best of what you have available to you. There's no single way to experience a country so just do what's best for you and don't be afraid to go against the grain.

Most importantly of all, it's imperative that you try to integrate and adapt to your new country. Maybe that means joining a local sports league or book club or even enrolling in language classes. On a smaller scale, putting yourself out there might look like making small talk with shop owners or chatting to a neighbour that you'd normally just say hello to. Pushing past your comfort zone and showing yourself you can do it is one of the most rewarding aspects of expat life. So wherever you can, take a risk and you might just pleasantly surprise yourself.



Follow Diane's blog at ouiinfrance.com

French citizenship or are married to a French national, you automatically gain access to French healthcare. But what if you're not a French citizen and aren't working? You'll then need private medical insurance. In fact, in France even those who receive state healthcare usually pay into a top-up insurance fund (*mutuelle*) as well, as the full cost of medical care is not borne by the state. There are plenty of reasonably priced expat insurance schemes to choose from (e.g. via the Association of American Residents Overseas at aaro.org).

"Currently non-EU nationals who wish to enter and stay in France for more than three months must have a long-stay visa," says Ron Wright of Exclusive Healthcare, which specialises in health insurance for Anglophone residents of France as well as visitors. "One of the conditions for a long stay visa is to have private health insurance. Such non-EU nationals must apply to the French consulate in their home country for such visas. Each French consulate is responsible for informing such visa applicants exactly what the private health insurance must cover, and these requirements vary from consulate to consulate."

Buying a property

The process for buying a property is the same for non-EU nationals as it is for those inside the EU, and indeed, for French nationals, although the amount of time you can spend at your property will depend on your visa/residency status. As always when buying a property abroad, it is important to understand the buying process, as it differs from country to country. In France, for example, you must always use a *notaire* to buy or sell a property.

When buying or travelling from a distance it is all the more important to do your research so you can make the most of the time you have in France looking for a property. There is much you can do before you arrive (see p32 for some great tips on detective work you can do from your desk) and it will also pay dividends to build good relationships with property professionals who will be on hand to help you.

A good agent is worth their weight in gold, and you'll often find that in France they'll go the extra mile to help you. For example, they may well recommend builders and assist you with insurance needs. It may also be worth using a property finder to do the legwork for you. There are plenty of English-speaking agents on hand, but those buyers who speak neither French nor English will need to factor in translation, both verbal and written, and especially for legal contracts.

Inheritance rules

An important aspect to consider when buying a property in France is inheritance law; in accordance with the EU Succession Regulation that came into force in 2015, the inheritance rules of either France or your home country may apply, depending on your circumstances.

"Now that France is a member state of the EU Succession Regulation, non-French inheritance law rules may well be relevant in

CASE STUDY

The future expats

Having had a taste of Paris over 30 years ago, and more recently travelled to Brittany, Monica Brown would now like to spend her retirement with her husband in France. She has dual New Zealand/American citizenship.

"I worked in Paris back in 1981 near Joinville le Pont, Paris-Est, and loved that so few people there spoke English, forcing me to dredge up my schoolgirl French," says Monica. "I loved the market days, the fresh produce, being beside the River Marne and the history that surrounded me. I would go into the city at every opportunity, to just walk the streets, taking in all the sights and sounds. I've returned three times since then, once to Paris and twice to Bretagne, but always beginning and ending in Paris. Now that we are both 60-plus, we want to do the things that make us happy and being in France certainly does."

Having lived all over the world, the couple would now like to make France their permanent home "for all the above reasons – the food, history, language, people, ability to grow our own food and speak in another language. Being 'internationals' means we call nowhere in particular 'home' and we want to do that now... in France!"

Originally from New Zealand, Monica's husband is an industrial chemist/electronics hobbyist/entrepreneur. Before they met, he had only travelled to Fiji and Australia but had always wanted to travel more. Monica trained as a chef de cuisine, which took her to Europe, but she has trained in many other things too.

"I'm known as a bit of a Renaissance woman," she says. "I'm also a terminal entrepreneur. I've lived and worked in seven different countries over the years, and after 20 years living in Hawaii, I returned to New Zealand where I met my second husband. We set up and ran a fine art gallery there, before selling up in 2013 and moving aboard our beautiful 57-foot motor yacht, which we purchased in Houston, Texas."

"We lived aboard the boat for three-and-a-half years, cruising America's Great Loop in 2014, a life-changing experience for us both, and we realised that life is too short not to follow our dreams and do the things we feel happy doing," adds Monica.

Did you know?

Americans are the number one foreign investors in Paris (along with Italians) although they only represent 3% of buyers in the market, according to the BNP Paribas 2016 report on foreign buyers in France. American transactions in Paris showed the strongest progression in one year, up 91%, with a high average transaction amount of €911,000.

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relation to the French property, in the event that the owner should die with the French property being included in the estate," comments Matthew Cameron, of Ashtons Legal. "Despite the fact that this regulation will have been intended in part to simplify international estate administration, it can lead to certain difficulties. *Notaires* in France will still need to deal with the French part of the estate, yet they may be obliged to impose the inheritance rules of another jurisdiction, whatever jurisdiction that may be."

A specialist firm dealing with French law and

threshold (€1.3m in 2017). What is comprised in the French estate may depend upon a person's circumstances. If the owner lives in a jurisdiction where wealth tax applies then it is possible that the French wealth tax could be credited against the tax due, although local advice would be necessary here.

"There may well be tax rules to observe both in France and in the home jurisdiction. Rules vary between countries so it is important to ensure that local advice is sought from a person's jurisdiction of residence in addition to any French tax and law requirements."

“A good agent is worth their weight in gold, they'll go the extra mile to help you – it may also be worth using a property finder to do the legwork”

tax may be able to advise on how best to structure the French property purchase, and discuss what form of wills may be suitable, if any, but local advice from your home country is important too. "Even if a non-EU buyer remains resident outside of France, their death may give rise to an obligation to pay inheritance tax in France, generally in relation to the value of the estate in France," adds Matthew.

"French inheritance tax is personal to each beneficiary. Exemptions may apply, and the rates of tax and level of tax-free allowances will vary depending on the proximity of the relationship between the deceased and the beneficiary. It is prudent to seek advice on potential French inheritance tax liabilities at an early stage. It's important to establish if there are any consequent tax liabilities in the buyer's home country, and whether any tax relief can be claimed against tax already paid in France."

Another point to take into consideration is French wealth tax, as Matthew explains: "This may be a factor where the net value of the French estate is greater than the minimum

Money matters

When buying property or making large payments in a country that uses a different currency to your own, planning ahead can save you considerable sums. "You will need to think about the potential impact of the exchange rate on your purchase, and consider how events in your own country, and in Europe will affect that rate," advises currency expert Matthew Harris, of Cambridge Global Payments.

"With an average completion time of two to three months, exchange rates can, and often do, move in excess of 10%, meaning you could pay significantly more for your property than you might have budgeted. In addition, your bank may be charging commissions or offering poor exchange rates that mean you pay more than you need to.

"A currency specialist can help manage this exchange rate risk, and protect you from any falls. You can even lock in your exchange rate when you make an offer, so you know exactly how much you will have to pay in your own home currency when it comes to complete. ▶

"We've spent extended time in Bretagne these past two years, and love it there. We tend to gravitate to the coast and anywhere there are boats. We would love to have another boat in France, either for coastal cruising or on the canals/rivers/lakes. While we enjoy all things 24/7 in the USA, we have also come to enjoy the slower pace of life in rural France, and welcome that change."

Now looking for a home on terra firma, Monica explains that she doesn't like small and pokey homes. "So after looking at literally thousands of homes on the internet and a gazillion sites, we have identified the medium-sized *maison de maître/bourgeoise* as our kind of house. We have hobbies that make a mess so we need a workshop or two, a garden where I can go crazy with the roses and peonies, and a veg garden and fruit trees that will feed us most of the year.

"We don't mind some renovation, but would like to find a dry and comfy home we can live in now and bring what worldly goods we have in storage in NZ and the USA. We're spending US dollars, about \$250,000-\$300,000.

"Somewhere on the Atlantic coast or within an hour of it would suit us. We don't like a lot of heat, preferring moderate temperatures in summer. We like the climate in Brittany, but also need to explore further south."

I asked Monica what kind of visa they'd be applying for. "We'd initially apply for a *carte de séjour*. This would give us enough time to explore and decide where we want to live. However, this appears to be a bit of a 'catch 22'. Immigration appears to need a home address in France for this purpose.

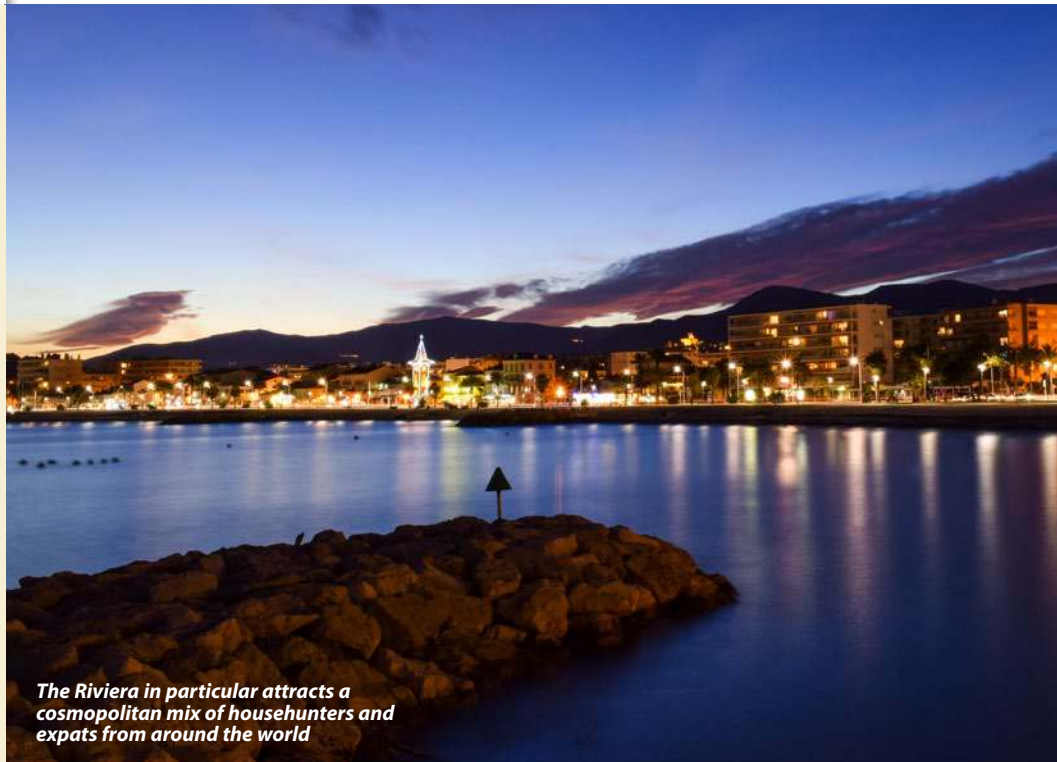
"New Zealand enjoys a different relationship with France to Australia, so we have different privileges it seems in terms of the length of stay in the EU, and the Schengen countries, and returning inside of 90 days outside of the Schengen."

Moving to a new country far from home shores can bring all sorts of anxieties and questions, but Monica says medical insurance is their only major concern.

What about missing friends and family? "Our children are scattered all over, so there's no one place we need to be, because modern technology and air travel mean we can visit easily," she says. "Our elderly parents are well taken care of by our siblings, and we catch up with them regularly on Skype. They have encouraged us to follow our dreams and live the life we want, for which we thank them!"

And the language? "My husband has no French language background, but can get the gist of most things when reading, and anything we need to know for sure, we ask our computer. We are very able to make ourselves understood in *Franglais* until our skills improve, and we know our way around a *Bricomarché*! We look forward to using the language and know that while we will never be French, we embrace everything that is French.

"There is no place in this world that is a panacea, but we can't think of anywhere else we would rather spend the rest of our retirement," she concludes.



The Riviera in particular attracts a cosmopolitan mix of househunters and expats from around the world

“The combination of low house prices along with a weak euro have put foreign investors in their strongest position possibly of all time”

"For a client in the US, the dollar is currently near to the strongest levels we have seen in a decade, meaning you currently have high buying power, with Australians and New Zealanders in a similar position, albeit only at highest levels since 2012," Matthew adds.

"The combination of low house prices along with a weak euro have put foreign investors in their strongest position possibly of all time. It is important to speak to a specialist who can help you capitalise on these gains."

Going it a-loan

If you need a loan or mortgage to finance the purchase of your property, it's definitely worthwhile looking into using a French mortgage and taking advantage of the low interest rates currently on offer. This is true for buyers from both EU and non-EU countries. It's a good way to mitigate exchange rate risk, and you can always pay it off later when exchange rates move in your favour. Furthermore, you may find that only a French bank will be able to lend against the property you want to buy. The mortgage application process is the same regardless of your home country, although there may be limitations on non-EU borrowers.

"Contrary to popular belief, being a non-EU national does not stop you from being able to borrow in France; it may however limit your options slightly," explains Simon Smallwood of International Private Finance. "While there are banks in France who will consider other nationalities, such as Americans and Australians, the options are slightly more limited than for an EU national."

He continues: "With fewer banks currently able to lend to non-EU nationals, it can mean that the product range is more restricted. The maximum loan to value that an American or Australian buyer could achieve would be 80%

as opposed to an EU national who could look to borrow up to 85%. This is an area that could be set to change with some banks looking to focus more on lending to clients who are from outside of the EU.

"When looking at the products themselves, a non-EU national would be limited to a repayment mortgage whereas an EU national would have the option of interest-only as well.

"There are limitations on which nationalities the French banks can and cannot finance; an informed broker will be able to confirm whether or not you would be eligible."

Life after Brexit

If you're from a country outside the EU and dream of owning a home in France, there may be more hoops to jump through than for EU or French nationals, but there's no reason why your dream can't become a reality.

For centuries France has attracted people from all over the world, and today, the combination of unique culture, fine food and wine, beautiful and varied scenery, and traditional rural lifestyles mean its appeal is as strong as ever, if not more so.

Those British buyers who are concerned about life after Brexit can hopefully take some reassurance from the fact that France is home, both short and long-term, to countless people from countries outside the EU. ■

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CASE STUDY

Then and now...



American Michele Jones has lived in France for 26 years and now works as an agent for Leggett Immobilier in the Alps. She tells her story and offers advice for other non-EU nationals moving to France.

I came to France in 1990 for a two-week ski holiday and never left. I was on the bus to Geneva airport where I would catch my plane home to South Carolina. When the doors started to close, I panicked because, in that instance, I realised that I was already home. I absolutely love this place and have never looked back!

When I first came on holiday, I didn't need a visa as long as I didn't stay in France for over 90 days. Luckily, I had fallen in love with the Three Valleys ski resort area which was less than a couple of hours from the Swiss border. Back then there were still border controls and passport stamping between countries, so I simply slipped back and forth across the borders and vigilantly had my passport stamped by the Swiss, which allowed me a renewed 90-day tourist stay in France with no visa requirements until I could figure out how to secure a 'carte de séjour' or long-term residency card.

Visas

The first obstacle to overcome for a non-EU citizen is to secure the 'visa long de séjour', which you are supposed to apply for before you move to France. Nowadays, thanks to the era of



computers, it's much harder to get away with these things and you are obliged to do things by the book. So for those who are patient enough to dive in to the endless depth of French bureaucracy, here is what you need to do.

If you are moving over under a working contract then you're in luck because it's up to your employer to take care of at least some of the paperwork. Once your company has provided you with the approved work contract, you add this to the mountain of additional paperwork which you will need to supply.

Once you have obtained your *visa long de séjour* you can apply for your *carte de séjour* from France or your home country. However, normally this is done while you are in France. The easiest way to secure a *carte de séjour* is to marry a French citizen. Okay, let's get real.

To comprehend the amount of paperwork required you must be willing to accept that from here on out you will be responsible for the destruction of a very substantial part of the world's remaining rainforests. I kid you not. So grab a bottle of good French wine and pour yourself a glass or two as you're going to need it.

For Americans moving to France with the intention to live and eventually provide a living for themselves (or simply be ski bums), you must provide at least three to four copies of everything, originals and certified French translations included (and don't forget the apostille stamps), of your application form, birth certificate, passport, driver's license, marriage certificates and everybody's divorce certificates and/or death certificates, proof of financial independence via bank statements, savings accounts, stocks and shares, retirement pensions, dividends, your pocket change etc.

You also need to provide proof of medical insurance with coverage in France and results of a recent full medical examination (to make sure you're not bringing in rabies, although by this point you'll probably be foaming at the mouth with frustration). Plus you need to obtain a formal document from the police department in your state of residence showing that you have no criminal record (or at least none that they know about) and five non-smiley passport-sized photos (easy at this point as by now you'll have lost any sense of humour) and don't forget the multiple stamped and self-addressed envelopes. We're not finished yet...

Now here's the fun part. You need to provide proof of residence such as a rental contract and a French bank account. However, it's difficult to get one without the other.

Proof of residence



■ This could be in the form of an attestation from someone who is legally living in France stating that you are living with them at their address.

■ If you are coming to France under a work contract then ask your employer to help with this – are they providing your accommodation?

■ Buying your dream French home is another (not necessarily cheap) option as you will be using the property pre-sales agreement as proof of address in order to open a bank account.

■ Or you could find a place to rent and get a one-year (or longer) rental contract. This can be done by paying your new landlord the deposit and rent in advance by bank transfer. For Americans, a US bank will do at this stage; just explain to your landlord that you need your rental contract in order to open the bank account and once it has been opened you can pay the rent by cheque or automatic bank 'virements' (transfers) from your French bank account. In any case, you will need to provide proof of residence before you can open an account.

Bank accounts



I hope you made extra copies of everything before you sent the whole lot off for your *carte de séjour* application. If not, don't worry as you'll probably be sent the entire application package back anyway, claiming you are missing some new obscure information!

However, if you were clever enough to keep photocopies of everything then dig out your passports, birth certificates and the most recent tax return for each person to be listed on the bank account(s) along with a marriage certificate if relevant. You will also need a recent utility bill as proof of a French address along with a copy of your pre-sale contract or rental contract.

Marriage in France



If you fall in love and decide to get married in France then let's cut down some more trees. You must provide at least three or four copies of everything

(originals with certified French translations and apostille stamps) of your application form, birth certificates, passports, drivers' licenses, both parents' birth certificates, anybody's and everybody's divorce certificates, death certificates, the '*livret familial*' if you are marrying a French citizen, and a '*certificat de coutume*' from the American embassy.

If there are kids involved then try to sell them off as it will save you a lot of time, but if you must keep the rascals then get those birth certificates.

Driving licence



You can drive using your American driver's licence which is handy except for the fact that you need to renew your American licence every four years. In 2003 I figured I would go the whole hog and apply for a French licence.

Depending on what state your US licence was issued from, you may be lucky enough to do a direct exchange for a French licence. I was not. I had a South Carolina licence which I'd proudly received at the age of 15. I had to re-sit the whole exam, written and driving, much to my chagrin. In France, my licence is valid until 2033 but those applying for a French licence since September 2013 have to renew it every 15 years.

The information I have provided is targeted mostly at Americans. I suggest you talk to the French embassy in your own country to confirm whether any of the above protocol has changed (there may be immigration changes after the French presidential elections too. Good luck!