Pimpernel

The Pimpernel Library

Everything a British person needs to move to and live in France — the whole library, in one place.

MOVING PACK EDITION

51 guides · updated August 2026 · yours to keep

What's inside

Every guide, written from lived experience and kept current — not an algorithm's best guess. Use the bookmarks panel to jump to any guide; each begins on its own page.

Pimpernel

LIBRARY · DECIDING

Is France for you? The honest overview

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · DECIDING

Is France for you? The honest overview

Before the visa forms and the property portals, the real question: is this move right for *you*? Here's the honest version — what France genuinely costs, what nobody warns you about, and who thrives here versus who quietly regrets it. No rose-tint, and nothing to sell you.

Written by the Pimpernel team · Updated for 2026 · About a 10-minute read

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THE SHORT VERSION

- → **France is cheaper to live in, but differently expensive to shop in.** Housing, energy and eating out beat the UK; fuel, meat, cheese and bread often don't. "Everything's cheaper" is a myth.
- → **The bureaucracy is real, and it's the number-one expat complaint.** Paper-heavy, slow, and it runs in French. Budget patience as well as money.
- → **Healthcare is excellent but not free at the point of use.** You pay a share of every visit; almost everyone carries a **mutuelle** top-up. UK pensioners get a big advantage via the **S1**.
- → **Post-Brexit, you can't just move.** More than 90 days in any 180 needs a long-stay visa — and no, the much-discussed automatic second-home visa does *not* exist.
- → **Rural France rewards some and isolates others.** The slow pace is the whole point — and the whole problem — depending on who you are.
- → **As a rough guide:** around €1,600–1,800 a month (single) clears the visa income bar; genuine comfort in rural France starts nearer €2,700+ single, or roughly £28k–£37k a year for a couple.

Every guide to moving to France is trying to sell you something — a property, a currency service, a dream. This one isn't. Pimpernel has nothing to sell you, which means we can afford to be honest about the thing most articles skate over: France is wonderful, and France is hard, and whether the trade is worth it depends entirely on who you are and what you're expecting. So before you fall down the rabbit hole of visa categories and village houses, spend ten minutes here working out whether this is genuinely your move to make.

What it actually costs

Let's start with money, because it's where the fantasies and the reality diverge most. The headline is true: France is, broadly, cheaper to *live* in than the UK — but it is not uniformly cheaper, and the places it's more expensive tend to be the ones you notice every week.

The honest cost picture, France vs UK

CHEAPER IN FRANCE	DEARER IN FRANCE
Rent (esp. rural) — much lower	Fuel — diesel ~€2.17/litre
Electricity — nuclear grid	Cheese & meat at the shop
Eating out — a bit cheaper	Bread, chicken fillets
Property to buy — more space	Mutuelle (health top-up)

Rural life is car-dependent — and fuel is one of the things France taxes hard.

Figures are directional and move with markets and exchange rates. Check current prices before you budget.

The pattern to internalise: your fixed costs (rent, power) fall; your weekly shop and your fuel bill may not. Do the sums on *your* spending, not the averages.

Housing is where the difference is biggest. In the rural south-west — the Tarn, the Lot, Tarn-et-Garonne — houses commonly sell for well under half London prices per square metre, and rents follow. A Paris one-bed will still cost you €1,300–1,700 a month; a rural house to rent can be a fraction of that. **Electricity** is meaningfully cheaper than in Britain, thanks to France's nuclear-heavy grid. And **eating out** tends to be a little cheaper for a comparable meal.

But turn the coin over. **Fuel is expensive** — diesel has been running around €2.17 a litre, and rural life means driving everywhere, so that's a real line in your budget, not a footnote. At the **supermarket**, staples you'd think of as French — cheese, good bread, chicken — often cost *more* than in the UK. And French **healthcare**, brilliant as it is, comes with co-payments that make a monthly *mutuelle* effectively compulsory. None of this makes France expensive overall. It just means the "everything's cheaper in France" line you'll hear at every expat drinks party is half true, and the half that isn't will show up in your monthly outgoings.

The bureaucracy, which is not a cliché

Ask any Briton who's made the move what surprised them most, and the answer is almost never the food or the weather — it's the **paperwork**. French administration is genuinely, structurally demanding: heavy on documents, fond of the original-plus-two-copies, reliant on appointments (*rendez-vous*) that can be hard to get, and conducted in French. You will assemble the same dossier of documents more than once. You will be asked for a piece of paper to get a piece of paper. This is not incompetence; it's simply how the system works, and the people who cope best are the ones who arrive expecting it rather than affronted by it.

THE TRAIT THAT PREDICTS WHO THRIVES

Patience matters more than money here

The Britons who settle happily aren't the richest or the most fluent — they're the ones who treat French admin as a slow game to be played rather than a personal insult. If queuing, form-filling and "revenez demain" ("come back tomorrow") would genuinely enrage you, that's worth knowing about yourself now. If you can shrug and bring a book, you'll be fine.

The language, honestly

You do not need fluent French to move to France. You do need to be honest with yourself about how much your life will shrink without it — especially rurally. In cities and tourist areas you can get by on English and goodwill. In a village in the Tarn, the doctor, the *mairie*, the neighbours and the plumber all operate in French, and the depth of your integration will track the effort you put into the language. Plenty of people arrive with schoolboy French and build from there; almost nobody who refuses to try ends up feeling at home. Treat the language not as a barrier to entry but as the thing that turns a house into a life.

Who thrives, and who quietly regrets it

France suits some people extraordinarily well and leaves others adrift, and it's worth being clear-eyed about which you might be. It tends to **suit**: UK state pensioners (whose healthcare is funded by Britain via the S1, a genuine financial advantage);

remote workers with non-French income who can meet the visa's income test; families drawn to space, safety and free-at-the-point-of-use state schooling; and anyone who actively enjoys the slower rhythm and is willing to do the admin and learn the language.

It tends to **disappoint**: those expecting a frictionless move with no bureaucracy; non-French-speakers who then isolate themselves in the deep countryside; anyone on a genuinely tight or unpredictable budget once the *mutuelle*, the car, the fuel and the ***taxe foncière*** are added up; and second-home owners who assumed they could simply spend half the year in France without a visa. The slow pace of rural life is the clearest fork of all: for one person it's the entire reason to come, and for another it's a quiet, creeping frustration. Only you know which you are.

THE MYTH THAT TRIPS PEOPLE UP

There is no automatic visa for British second-home owners

You may have read that UK owners of French property get an automatic long-stay visa. They don't. A proposed measure to that effect was struck down and, as of 2026, it is not law — campaigners are still lobbying, nothing has been enacted. Owning a house in France gives you *no* right to live there beyond the standard 90-days-in-180 that applies to any British visitor. If you want to stay longer, you need a proper long-stay visa, full stop. Building a plan on the second-home visa is building on sand.

So — the money question, plainly

What income actually makes this comfortable? As a rough orientation, the visitor visa route expects you to show something in the region of **€1,600–1,800 a month for a single person** — broadly the French minimum wage — to clear the bar. But clearing the visa bar and living comfortably are different things. Once you fold in a *mutuelle*, a car and its fuel, heating (rural wood heating can run several hundred euros a season), and the annual *taxe foncière*, genuine comfort in rural France starts closer to **€2,700 a month for a single person, or roughly £28,000–£37,000 a year for a couple**. Below about €2,000 a month for a couple, France starts to feel tight rather than idyllic. These are orientation figures, not promises — your costs depend enormously on where you settle and how you live — but they're an honest starting point for the sums.

Should you do it?

Here's the honest bottom line. If you're drawn to France for the space, the food, the pace, the healthcare and the sense of a life lived a little more slowly — and you go in expecting real bureaucracy, a real language commitment, and a budget that's comfortable rather than stretched — then France can be one of the best decisions you'll ever make, and plenty of Britons will tell you exactly that. If you're expecting a cheaper, easier, sun-soaked version of British life with no friction, you'll spend your first year disappointed. The move rewards the clear-eyed and punishes the starry-eyed. Now that you've read the honest version, you're better placed than most to know which you are — and if the answer is still yes, the rest of Pimpernel is here to walk you through it.

This guide offers practical, general information to help you weigh up a move; it is not financial, legal, tax, or immigration advice. Costs, exchange rates, visa income thresholds and tax figures change constantly and vary enormously by region and circumstance — the numbers here are directional orientation, not precise quotes, and several rest on recent but not real-time data. Confirm current figures before budgeting or committing, and take qualified advice on your own situation before acting.

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LIBRARY · DECIDING

What the whole journey looks like: moving to France, start to finish

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · DECIDING

What the whole journey looks like: moving to France, start to finish

Moving to France isn't one big task — it's a sequence of them, and they have to happen in roughly the right order. Here's the whole road laid out end to end: the realistic timeline, what must come before what, and the sequencing mistakes that cost Britons the most time and money. Read this once and the rest of the process stops feeling like fog.

Written by the Pimpernel team · Updated for 2026 · About a 10-minute read

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THE SHORT VERSION

→ **The whole thing takes 12–24 months** from firm decision to feeling settled — longer if you're learning French or house-hunting from scratch.

→ **Order matters more than speed.** The visa comes before the move; the bank account before the utilities; the residence card after you arrive; the tax return the following spring.

→ **Get your long-stay visa in the UK first.** You apply and receive it before you move — then validate it in France within three months of arriving.

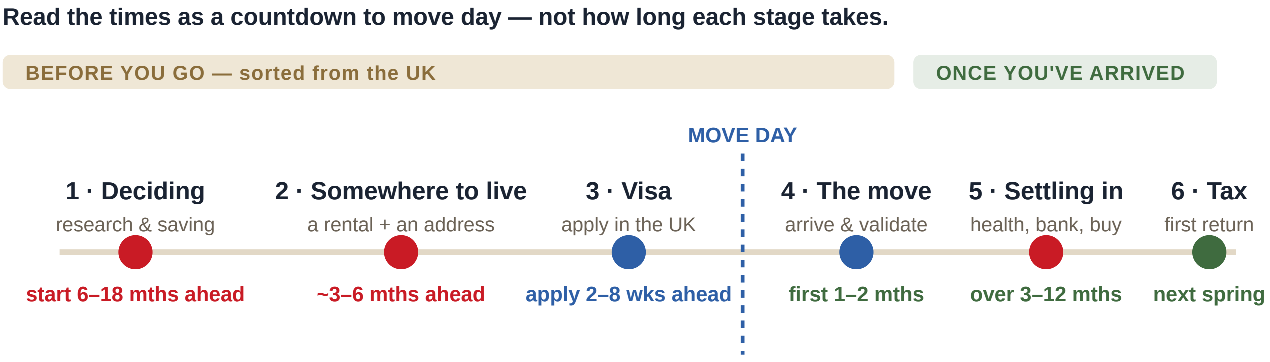
→ **A French bank account is the hinge.** Without it you can't set up utilities; without a utility bill you have no proof of address — and proof of address unlocks nearly everything else.

→ **The classic mistake is buying before sorting residency.** Owning a French house gives you no right to live there. Papers first, property second.

→ **You'll reuse the same handful of documents** again and again: passport, visa, residence card, proof of address, French bank details, and your tax assessment once you've filed.

The single most useful thing you can have before you move to France is not a lawyer or a removals quote — it's a mental map of the whole journey. Most of the stress Britons report isn't caused by any one step being hard; it's caused by not knowing what order the steps come in, hitting a wall because something needed doing first, and losing months to a sequencing mistake. So here is the whole road, laid out. Once you can see the shape of it, everything else on Pimpernel slots into place.

The shape of it, on a timeline



From first decision to feeling "settled": realistically 12–24 months.
A rough order, not a rigid one — the phases overlap, and there's more than one valid route through.

The usual order: sort an address, get the visa in the UK, then move and settle. But it's not the only route — plenty buy a place first and use it as a holiday home under the 90/180 rule while they arrange residency at their own pace. The one thing to keep straight: owning a house isn't the same as the right to live here. The rest of the site is the detail of each step.

The order of operations (this is the part that matters)

If you take one thing from this guide, take the sequence for actually *moving* — the point at which you intend to live in France full-time rather than visit. (Buying a holiday home to enjoy under the 90/180 rule can happen before any of this; it's the residency itself that runs in a fixed order.) When you're ready to make the move proper, doing these in the wrong order is what causes the expensive, months-long snarl-ups. Here's the spine:

- **1. Check the money, then get the visa — in the UK, before you move.** You cannot legally live in France beyond 90 days in any 180 without a long-stay visa (VLS-TS). You apply for it in Britain and receive it before you go.
- **2. Move.** Only once the visa is in your passport.
- **3. Validate the visa within three months of arriving.** This is done online and turns your visa into a residence permit — and there's a tax to pay when you do. Miss the three-month window and you create a real problem for yourself.
- **4. Open a French bank account.** You need it for direct debits, rent, and the RIB (your bank details slip) that everyone asks for.
- **5. Set up utilities — and get your proof of address.** A utility bill is the **justificatif de domicile** that unlocks almost every other piece of admin.
- **6. Register for healthcare.** UK pensioners via the **S1**; everyone else via **PUMA** after three months' residence.

- **7. Renew your residence card before it expires** — apply roughly two months ahead. A multi-year card follows, and a ten-year card after five years.
- **8. File your first French tax return the following spring** — covering your first (part-)year of residence.

THE DEPENDENCY THAT CATCHES EVERYONE

Bank account → utilities → proof of address → everything else

There's a chain reaction buried in the admin that trips up a huge number of arrivals. You need a French **bank account** to set up **utilities**; you need a utility bill as your **proof of address**; and you need proof of address for almost everything after that — the residence card, the health registration, a phone contract. So the humble bank account isn't just admin, it's the first domino. Knock it over early and the rest follows; leave it late and everything jams behind it.

The sequencing mistakes that cost the most

Some errors are just slow; these ones are genuinely expensive. But let's be precise about the most talked-about one, because it's usually stated too baldly. **Buying a house first is not, in itself, a mistake.** Plenty of people — us included — buy a French place, enjoy it as a holiday home within the 90-days-in-any-180 rule, and sort their residency in their own time afterwards. That's a perfectly legal and often sensible way in. The *actual* trap is subtler and worth naming exactly: **confusing owning a home with the right to live in it full-time.** A French property confers no residency; it doesn't shorten a visa queue or waive the 90/180 limit, and there is **no "second-home visa"** that turns a set of keys into the right to stay (see our honest overview). People come unstuck not because they bought first, but because they *assumed* the house did the immigration work for them — and then found themselves capped at 90 days in the home they own. Buy first if it suits you; just keep the two things separate in your head, and start the residency clock deliberately rather than drifting past it.

The other expensive habit is simpler: **underestimating admin lead times.** Consulate appointments, the online visa validation, the healthcare registration — each takes longer than you expect, and several carry hard deadlines. The three-month window to validate your visa after arrival is the one people miss most, and unlike the property question, that one really is unforgiving.

There's also a strategic decision worth flagging early: **rent before you buy**. Many who've done it advise renting for six to twelve months first, especially somewhere rural and unfamiliar. It lets you test the area before committing, and it sidesteps the risk of buying into a thin local market you might struggle to sell out of. It's not compulsory —

plenty buy straight away and are delighted — but if you're at all unsure of your exact spot, renting first is the low-regret move.

The paperwork spine

One reassuring thing about the whole journey: you're not assembling a fresh pile of documents at every turn. A core set gets reused again and again, and once you have them organised, the admin gets markedly easier. Keep these together, and keep copies: your **passport** (with the visa sticker); your **residence permit** once the visa's validated; your *justificatif de domicile* (proof of address); your *RIB* (French bank details); and your *avis d'imposition* (tax assessment) once you've filed. Supporting these, you'll often need birth and marriage certificates — frequently with an official *apostille* and a sworn translation — plus proof of income or savings, and, for pensioners, the S1 form. Get that folder in order early and you'll hand the same documents over a dozen times without breaking stride.

Where to go from here

That's the whole map. The good news is that every phase on it has its own detailed corner of Pimpernel — the visa and residency guides for your right to stay, the property walkthrough for finding a home, the healthcare and tax guides for settling in. You don't have to hold it all in your head. You just have to start at the right end, in the right order — and now you know what that order is.

> This guide offers a practical, general overview of the relocation process; it is not legal, immigration, tax, or financial advice. Timelines, costs, visa rules and administrative procedures change and vary by consulate, préfecture, and personal circumstance — treat the durations and sequence here as a realistic guide, not a guarantee. Confirm the current requirements with official sources and take qualified advice on your own situation before acting.

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LIBRARY · THE JOURNEY

The moving-to-France checklist: everything, in the right order

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · THE JOURNEY

The moving-to-France checklist: everything, in the right order

Most moving checklists are just a long undifferentiated list — daunting, and silent on the thing that actually matters, which is sequence. A French move happens in three phases, and doing things out of order (or missing one hard deadline) is what turns a smooth relocation into a months-long snarl. This is the whole list, grouped the way it actually happens, with the one unforgiving deadline flagged in red.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

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THE SHORT VERSION

→ **The move has three phases:** what you sort in the UK before you go, the time-critical first weeks after you land, and the settling-in admin over the first months.

→ **One deadline is unforgiving:** validate your long-stay visa **within three months** of arriving. Almost everything else is flexible; this isn't.

→ **The bank account is the first domino** — utilities, proof of address, and half your admin depend on it, so do it early.

→ **Order beats effort.** Sort an address before the visa; get papers before you rely on the property; register healthcare after three months' residence.

→ **Keep one document folder.** A core set — passport, proof of address, RIB, tax assessment, certificates — gets reused again and again.

→ **Realistic timeline:** from decision to genuinely "settled" is usually **12–24 months**. Front-load the slow bits.

Search "moving to France checklist" and you'll get a hundred items in a flat list, which is precisely the wrong shape. The problem with a French move is almost never that people forget an item; it's that they do the right things in the wrong order — chase the exciting property before the boring visa, leave the bank account until they need it, or drift past the one deadline that actually bites. So we've done this differently. Here's every task that matters, but grouped into the three phases a move genuinely happens in, so you can see not just *what* to do but *when*.

3 phases Before you go · first weeks · first months	**3 months** Hard deadline to validate your visa	**12–24 mths** Decision to feeling 'settled'	**1 folder** Reused for almost everything

The three phases, task by task

Open each phase for the full checklist. The order within them matters as much as the order between them.

The move, in three phases

Nothing here is hard — but the order and the deadlines matter

BEFORE YOU GO (UK)	FIRST WEEKS	FIRST MONTHS
☐ Decide & budget	☐ **Validate visa — 3 mths!**	☐ Register for healthcare
☐ Secure an address	☐ Open a bank account	☐ Exchange licence (if required)
☐ Documents + apostille	☐ Set up utilities	☐ Register the car
☐ Apply for the visa	☐ Get proof of address	☐ Prep first tax return
☐ Get the S1 (pensioners)	☐ French phone number	☐ Renew card before expiry
☐ Book the movers		
Start months ahead	*Bank unlocks the rest*	*Tax lands next spring*

The move in three phases: what you sort in the UK, the time-critical first weeks, and the settling-in admin over the first months.

MONTHS AHEAD **Before you go — sorted from the UK**

The unglamorous groundwork that everything later depends on:

☐ **Decide and budget honestly** — is this the life, and does the money work? (See our reality check.)
☐ **Secure somewhere to live** — a rental and, crucially, an address you can put on the visa form.
☐ **Gather your documents** — passport, birth and marriage certificates, often needing an ***apostille*** (an official certificate, **£45 per document** from the UK's *FCDO* Legalisation Office, that authenticates a British document so France will accept it as genuine) plus a sworn French translation. Start this early; the apostille and the sworn translators both take weeks.
☐ **Apply for the long-stay visa** (VLS-TS) in Britain.
☐ **Get your S1** from the UK if you're a state pensioner.
☐ **Book the movers** and plan the logistics.

DEADLINE INSIDE **First weeks — the moment you land**

A few time-critical things, one of them with a hard deadline:

☐ **Validate your visa within three months** — online, with a fee. Miss this window and you create a real problem. This is the single most important item on the whole list.
☐ **Open a French bank account** — the first domino; almost everything else needs the *RIB* it gives you.
☐ **Set up utilities** — which generates your *justificatif de domicile* (proof of address).
☐ **Get a French mobile number** — needed for verification on countless sites.

ONGOING **First months — settling in properly**

The longer-tail admin that turns arrival into residence:

☐ **Register for healthcare** — S1 for pensioners; PUMA via CPAM for everyone else after three months.
☐ **Exchange your driving licence** — only if you actually need to (most UK licences don't, until they expire; see our licence guide).
☐ **Register your vehicle** if you brought a car.
☐ **Set up your online tax account** and prepare for your first return the following spring.
☐ **Diarise your card renewal** — apply two to four months before it expires.

THE ONE THAT ACTUALLY BITES

Validate your visa within three months — everything else can flex, this can't

Almost every deadline in a French move is soft: slower than ideal, but recoverable. One is not. Your long-stay visa must be validated online within **three months** of your arrival, and missing that window creates a genuine, hard-to-unwind problem with your right to stay. Put it at the very top of your first-weeks list, do it before you've even fully unpacked, and treat every other task as flexible around it. If you take one thing from this entire checklist, take that date.

The dependency chain that trips everyone

Buried in the first-weeks list is a chain reaction worth understanding, because it explains why the order matters so much. You need a French **bank account** to set up **utilities**; you need a utility bill as your **proof of address**; and you need proof of address for almost everything after that — the residence-card steps, healthcare registration, a phone contract, even some banks' final activation. So the humble bank account isn't just one task among many; it's the first domino. Knock it over early and the rest topples neatly into place. Leave it late and you'll find half your admin jammed behind it, unable to proceed.

The document folder you'll thank yourself for

One genuinely reassuring truth: you're not assembling fresh paperwork at every turn. A core set gets handed over again and again, and once it's organised the whole process speeds up. Keep these together, with copies: your **passport** (with the visa sticker); your **residence permit** once validated; your *justificatif de domicile* (proof of address); your *RIB* (French bank details); and your *avis d'imposition* (tax assessment) once you've filed. Behind them, keep your birth and marriage certificates (apostilled and translated, as above), plus proof of income, and the S1 if you're a pensioner. Get that folder in order before you go and you'll hand the same papers over a dozen times without breaking stride.

How long it really takes

Be realistic with yourself about the clock. From the first serious decision to the point where life feels genuinely *settled* — admin done, healthcare working, the rhythm of the place learned — is usually **twelve to twenty-four months**. The phases overlap in practice, and there's more than one valid route through (some buy first and holiday under the 90/180 rule before moving properly). But the deadlines within the move are real, and the sequence is what keeps them from colliding. Front-load the slow, annoying bits — the sworn translations, the visa, the bank account — and the rest unfolds far more calmly than the horror stories suggest.

That's the whole map. Every item here has its own detailed guide elsewhere in the Library — this checklist is the scaffolding; the guides are the how. Start at the right end, respect the one hard deadline, get the bank account done early, and a French move becomes what it should be: a big, exciting, entirely manageable piece of admin.

STRAIGHT FROM THE SOURCE

Most of the official démarches linked here — residence, health, tax, driving — start on service-public.fr, the French government’s official guide to your rights and procedures.

This checklist is a practical, general overview; it is not legal, immigration, tax or financial advice. Deadlines, procedures and requirements change and vary by consulate, préfecture and personal circumstance. Treat the sequence and timings here as a realistic guide, not a guarantee, and confirm the current requirements with official sources before acting.

LIBRARY · VISAS & RESIDENCY

The French long-stay visa: which Britons actually need one

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · VISAS & RESIDENCY

The French long-stay visa: which Britons actually need one

Since Brexit, "do I need a visa for France?" has two completely different answers for British citizens — and getting yours right is the whole game. Here's the honest 2026 picture: who needs the long-stay visa, who doesn't, and how the process really works.

Written by the Pimpernel team · Updated for 2026 · About a 9-minute read

THE SHORT VERSION

- → **There are two British Frances, split by one date.** Legally resident before 31 December 2020? You're under the Withdrawal Agreement and use a WARP card, not a visa. Arriving from 1 January 2021? You're a third-country national and need a long-stay visa like any American or Australian.
- → **The "WARP myth" catches people out.** There are no Brexit shortcuts for new arrivals. Occasional pre-Brexit visits, a second home, or "intent to move" don't qualify you — only documented legal residence before the cut-off.
- → **The workhorse is the VLS-TS.** The visa de long séjour valant titre de séjour is valid up to 12 months and doubles as a residence permit once validated — no préfecture visit needed.
- → **The "visitor" version** is the usual route for retirees and the financially independent: you prove income and health cover, and agree not to work.
- → **You must validate online within 3 months of arrival.** Miss the ANEF validation window and your stay becomes irregular — which blocks your bank account, CPAM and CAF.
- → **The validation tax jumped on 1 May 2026** — from €200 to €300 for standard categories (students €100). Always check the live figure on the ANEF portal.
- → **Second-home owners: mind the 90/180 rule** — and from late 2026, ETIAS — if you're visiting rather than moving.

No question generates more confusion for Britons than the visa one, and it's because Brexit didn't create *one* new rule — it created a fork. Depending on a single date, you're either in a protected group that barely deals with visas at all, or you're starting from scratch as a third-country national. Almost every muddle we see comes from someone reading advice meant for the *other* group. So before anything else, work out which France you're in.

The fork: which group are you in?

The dividing line is **31 December 2020**, the end of the Brexit transition period.

- **Legally resident in France on or before that date** — you're protected by the **Withdrawal Agreement**. You hold (or should hold) a WARP — the Withdrawal Agreement Residence Permit, sometimes called the "Article 50" **carte de séjour**. Your rights are close to those you had as an EU citizen. You are *not* in the visa system this article describes.
- **Arriving from 1 January 2021 onwards** — you are a **third-country national**, treated exactly like an American, Canadian or Australian. To stay more than 90 days you need a **long-stay visa**. This article is for you.

THE WARP MYTH

A recurring and painful misconception: that being British still carries some residual right to settle in France. It doesn't. Occasional stays or a second home before Brexit don't count. "I always intended to move" doesn't count — intent is irrelevant; only actual, documented legal residence before the cut-off does. And there's no legal basis or political plan to reopen WARP to new applicants. If you're moving now, plan as any other non-EU national would. (The one exception: certain close family members of a WARP holder may still join them under Withdrawal Agreement rules.)

The VLS-TS: the visa that becomes your residence permit

For new arrivals intending to settle, the standard category is the ***VLS-TS*** — *visa de long séjour valant titre de séjour*, literally "long-stay visa serving as a residence permit." That last part is the clever bit: it's issued for up to twelve months and, once you validate it after arrival, it *doubles* as your residence permit for its validity — so you don't have to trek to the préfecture for a separate card in your first year. Salaried workers, students, spouses of French nationals and independently-funded "visitors" all use it.

There's a sibling, the ***VLS-T*** (*temporaire*), for stays of three to twelve months that aren't meant to lead to settlement — a single semester, a seasonal job, a defined mission. The catch: it **cannot be converted** into a *carte de séjour* from inside France. When it ends, you leave and reapply from abroad. For most people making a life in France, the VLS-TS is the one you want.

The visitor visa: the retiree and freelance-income route

The most common VLS-TS for British movers who aren't coming for a specific French job is the **"visiteur"** visa. The bargain is simple: you show you can support yourself without working in France — generally income at or above the French minimum wage (*SMIC*) level, comprehensive private health insurance for the first year, and proof of accommodation — and in return you sign an undertaking *not* to take French employment. It's the natural fit for retirees living on a UK pension, and for the financially independent. Choosing the wrong category here matters: the visitor visa's no-work condition is real, and picking it when you actually intend to work can block you later.

WHY THIS ONE SUITS BRITISH RETIREES ESPECIALLY

If you're a UK state pensioner, the visitor route pairs naturally with the **S1**: the S1 gives you French state healthcare at the UK's expense, which dovetails with the visa's health-cover requirement once you're in the system. Together they're the backbone of a comfortable, compliant retirement in France — one of the few genuine Withdrawal-Agreement benefits that survived Brexit for pensioners. We cover the S1 fully in our healthcare guide.

How the application actually runs

The process starts online, before you leave the UK, on the France-Visas portal, followed by an appointment at the official visa centre (run by TLScontact in the UK) to submit documents and biometrics. In broad strokes:

- **Apply online** via France-Visas and assemble your dossier — passport, photos, proof of income, health insurance, accommodation, and category-specific documents.
- **Book and attend** your visa-centre appointment for biometrics and document submission. Start early: appointment availability, not the decision itself, is often the bottleneck. Two to three months' lead time before your move is sensible.
- **Receive the visa** in your passport — a type-D long-stay visa.

- **Validate after arrival** (see below). This is the step people forget, and it's the one that matters most.

The step everyone forgets: ANEF validation

This is the single most important thing in this article. A VLS-TS is *not* fully active until you **validate it online within three months of arriving**, through the government's ANEF portal (administration-etrangers-en-france.interieur.gouv.fr). You enter your date of entry, your French address, and pay the validation tax; you then download an *attestation de validation* to keep with your passport.

> **MISS THIS AND EVERYTHING JAMS**
>
> Skip or miss the three-month validation and your visa stops functioning as a residence permit — your stay becomes irregular, and the knock-on effects are immediate: opening a bank account, registering with CPAM for healthcare, and claiming anything from CAF all depend on holding valid status. It's a five-minute online task that quietly underpins your whole legal presence. Do it early, not on day 89.

The 2026 fee change — and why generic guides are out of date

Watch this, because a lot of older advice now quotes the wrong number. Under the *loi de finances* 2026, the validation tax **rose on 1 May 2026 from €200 to €300** for standard categories (students and some others keep a reduced rate, now around €100). First issuance of a *carte de séjour* and the *droit de naturalisation* went up too. The exact amount is always displayed on the ANEF portal when you pay — trust that figure over anything written down, including this, since fees move.

If you're only visiting: the 90/180 rule and ETIAS

Not everyone reading this is moving. If you own a second home, or are scouting, you can still enter France visa-free for up to **90 days in any rolling 180-day period** — fine for holidays and trips, but you cannot use it to live in

France part-time without carefully counting days. Overstaying risks fines, entry bans, and future refusals.

One more thing on the horizon: from **late 2026**, visa-free British travellers will also need to complete **ETIAS** before entering the Schengen Area — a quick online authorisation, similar to the US ESTA, valid for three years. It's not a visa, but it will be mandatory for short trips. If you're a second-home owner, put it on your radar.

The honest bottom line

If you were settled here before 2021, you're a WARP holder and this whole visa apparatus mostly isn't yours to worry about — your job is keeping that card current. If you're arriving now, accept the third-country reality, pick the *right* VLS-TS category for your real situation, apply two to three months ahead, and above all **validate within three months of landing**. Get those right and the rest of the settling-in sequence — bank, healthcare, tax — has the legal footing it needs.

> This guide offers practical, general information, not legal or immigration advice. Pimpernel are not immigration lawyers. Visa categories, conditions, fees, and processes change and depend entirely on your own circumstances. Always confirm the current requirements on France-Visas and the ANEF portal, and take professional advice for anything doubtful.

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LIBRARY · RESIDENCY

The carte de séjour, explained: residency in France for Britons

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RESIDENCY

The carte de séjour, explained: residency in France for Britons

"Carte de séjour" means two very different things depending on when you arrived — and confusing them is the single biggest source of panic. If you were here before Brexit, you hold a protected card and 2026 is your renewal year. If you came since, it's the document you earn after your visa. Here's both paths, untangled, for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

- → **There are two different cards with the same name.** The Withdrawal Agreement (WA) card for those resident before 2021, and the ordinary third-country card for everyone who arrived since. Different rules, costs, and rights — don't mix them up.
- → **If you're a pre-Brexit resident, 2026 is the big renewal year.** The 5-year WA cards issued in 2021–22 are now expiring, converting to a 10-year permanent card. Start 3–6 months early.
- → **WA card renewals are free and test-free.** No fee, no language test, no civic exam — your rights are protected by international treaty. Begin within 2 months of expiry at the latest.
- → **If you arrived after Brexit, the card follows the visa.** Long-stay visa first → validate it online within 3 months of landing → apply for your carte de séjour at the prefecture before the visa expires.
- → **The new 2026 language and civic rules are for citizenship and some ordinary cards — NOT WA renewals.** This is widely misunderstood and causes needless worry.
- → **Established residents face a fork: a 10-year card, or French citizenship.** Citizenship now needs B2 French and a civic exam; the 10-year card needs neither. Both let you keep your British passport.
- → **Prefectures vary enormously.** Same rules, wildly different processing speeds and habits. Starting early is the universal advice for a reason.

Few phrases generate more anxiety in British-in-France circles than "carte de séjour" — and most of that anxiety comes from a single confusion. People read advice meant for someone in a completely different situation, panic about tests or fees that don't apply to them, and tie themselves in knots. So before anything else, the one distinction that makes the whole topic fall into place:

The card you need depends entirely on when France became your home. There's a protected, privileged card for those who were already here before Brexit took full effect — and an ordinary immigration card for everyone who has arrived since. They share a name and almost nothing else. Work out which one is yours, and the rest of this guide sorts itself into the half that's relevant and the half you can ignore.

Which one are you?

- **Resident before 31 December 2020?** You're covered by the **Withdrawal Agreement**. Your card is the WA card — jump to the first section below.
- **Arrived in 2021 or later?** You're treated as a **third-country national**, like any non-EU citizen. Your route runs through a visa first — skip to "The newcomer's path".

The Withdrawal Agreement card (for pre-Brexit residents)

If you were legally living in France before the end of the Brexit transition, you were required to apply for a special residence permit — the **carte de séjour "Accord de retrait"**, marked *Article 50 TUE* on the front and referencing the UK–EU Withdrawal Agreement on the back. It's often called the WA card or WARP (Withdrawal Agreement Residence Permit).

This card is genuinely privileged. It preserves, for you, most of the rights you had as an EU citizen: the right to live and work without a separate permit, to run a business, to access French social benefits and healthcare, and — crucially — to renew **unconditionally** for as long as you remain resident. These rights sit on the foundation of an international treaty, which is why they can't be quietly eroded by changes to ordinary French immigration law.

2026: the renewal wave

Two versions were issued. Those resident for **more than five years** by the end of 2020 got a 10-year card straight away. Those with **less than five years** got a 5-year card — and that's the cohort whose moment has arrived. The 5-year cards issued in 2021–22 are **now expiring through 2026**, triggering the first big wave of renewals, with tens of thousands of Britons converting their 5-year card into the permanent 10-year *séjour permanent*.

The mechanics, plainly:

- **You're renewing the card, not re-earning the right.** Your permanent residency is already secured under the treaty — this is an administrative refresh, not a fresh assessment.

- **Start early.** You must apply within the **2 months before** expiry, but prefectures are slow and uneven — the standard advice is to make contact **3 to 6 months ahead**.
- **You'll need proof of continuous residence** across the period (tax returns, utility bills, tenancy or ownership records). Gaps in your evidence are the most common cause of delay, so gather the full span.

WHAT NOBODY TELLS YOU

The 2026 language and civic tests do NOT apply to your renewal

From January 2026 France tightened its integration rules — a higher B2 French requirement and a new civic exam. This has caused real alarm among WA cardholders, and it's misplaced: those requirements apply to **French citizenship applications** and certain ordinary residence permits, **not** to Withdrawal Agreement card renewals. Renewing your WA card involves **no language test, no civic exam, and no integration assessment of any kind** — your rights are treaty-protected. And the renewal itself is **free**, unlike ordinary cartes de séjour, which cost around €200. If anyone tells you you'll need B2 French to renew your Brexit card, they've confused it with citizenship.

The newcomer's path (for arrivals since 2021)

If you moved to France in 2021 or later, none of the Withdrawal Agreement applies to you — you're a third-country national, on the same footing as any non-EU citizen, and your residency is built in stages. The good news is that the hardest part, the visa, is the bit our visa walkthrough already helps you with. The carte de séjour is what comes *after*.

The sequence:

- **1. Get a long-stay visa** (the VLS-TS — *visa de long séjour valant titre de séjour*) from the French consulate before you move. For most retirees and the financially independent, that's the visitor visa; for others, work, family or study routes.
- **2. Validate it online within 3 months of arrival.** This is a quick but essential digital step — it converts your visa into a valid residence permit for

its duration and is easy to forget in the chaos of moving. Miss it and your status lapses.

- **3. Before the visa expires, apply for your carte de séjour** at your local prefecture. The VLS-TS typically runs 4–12 months; as it nears its end, you apply for the actual card — often a multi-year *carte de séjour pluriannuelle*, which spares you annual renewal trips.

Unlike the WA card, these are ordinary French permits: they carry **fees**, they're **conditional** on you still meeting the criteria for your category (sufficient income, healthcare cover, and so on), and — for multi-year and longer cards from 2026 — they can involve the **integration requirements** (French language at the relevant level, civic knowledge) that WA holders are exempt from.

WHAT NOBODY TELLS YOU

Validating the visa and renewing the card are two separate clocks

Newcomers routinely trip on timing. There's a **3-month clock** to validate your VLS-TS after arrival (online, quick) — and then a separate, later deadline to apply for your carte de séjour **before the visa runs out** (at the prefecture, slower, document-heavy). They're different actions with different timeframes, and missing the first can quietly invalidate everything that follows. Put both dates in your calendar the week you land, and treat the prefecture appointment as something to chase months ahead, not weeks.

The longer game: 10-year card or citizenship?

Whichever path you came by, after enough continuous residence (broadly five years) you reach a fork that's worth understanding early, because it shapes how much French you'll need to learn.

- **The long-term card** — a 10-year residence permit (for WA holders, the *séjour permanent*; for others, the *carte de résident*). It lets you carry on living and working in France indefinitely, renewing as needed.
- **French citizenship** — available after five years' legal, continuous residence, by decree. Since January 2026 it requires **B2-level French** and a

civic exam (40 questions on history, values and institutions). You keep your British passport — France and the UK both permit dual nationality.

The practical trade-off: citizenship gives you the vote and permanent security but demands real French and study; the 10-year card asks neither. Many established Britons renew the card precisely to avoid the language and civic hurdles — which is a perfectly legitimate choice, not a lesser one. (Note: those married to a French citizen can apply for nationality by declaration of marriage, which doesn't require the civic test — a different and often simpler route.)

A word on prefectures

One reality underlies all of the above: the rules are national, but the **experience is local**. Two people with identical situations can have wildly different journeys depending on which prefecture handles them — some are swift and digital, others slow and idiosyncratic, with their own document quirks and appointment bottlenecks. This isn't something you can change, but it is something you can plan around: start everything earlier than feels necessary, keep meticulous copies of every document, and don't assume a friend's experience in another département predicts yours.

So, what should you actually do?

Find your path and act on the right timeline. If you're a **pre-Brexit resident** with a 5-year card, this is your year — start the renewal to a 10-year permanent card 3–6 months before expiry, gather your continuous-residence proof, and ignore the citizenship-level language scare stories, which don't apply to you. If you're a **newcomer**, get the visa right first, validate it within three months of landing, and treat the carte de séjour application as the next deliberate step rather than an afterthought. And whatever your situation, start early — the rules reward the organised and punish the last-minute, almost entirely because of how unevenly they're administered on the ground.

This guide offers practical, general information, not legal or immigration advice. Pimpernel are not immigration lawyers or advisers, and we have nothing to sell you. Residency rules, fees, deadlines, integration requirements, and prefecture procedures change and vary locally, and how they apply depends on your own nationality, arrival date, residence history, and circumstances. The 2026 integration reforms in particular are recent and still settling. Always confirm your own position with your prefecture, the official Service-Public and France-Visas websites, or a qualified immigration professional before acting.

LIBRARY · RESIDENCY

Applying for your first carte de séjour in 2026

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RESIDENCY

Applying for your first carte de séjour in 2026

Your long-stay visa gets you into France; the carte de séjour lets you stay. It's the first proper residence permit most Britons hold, and the application — choosing the right category, assembling the dossier, paying the (newly raised) fee, and doing it all through the ANEF portal — sets the tone for years of renewals to come. Get the category right and the timing early, and it's routine. Here's how.

Written by the Pimpernel team · Updated for 2026 · About a 15-minute read

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THE SHORT VERSION

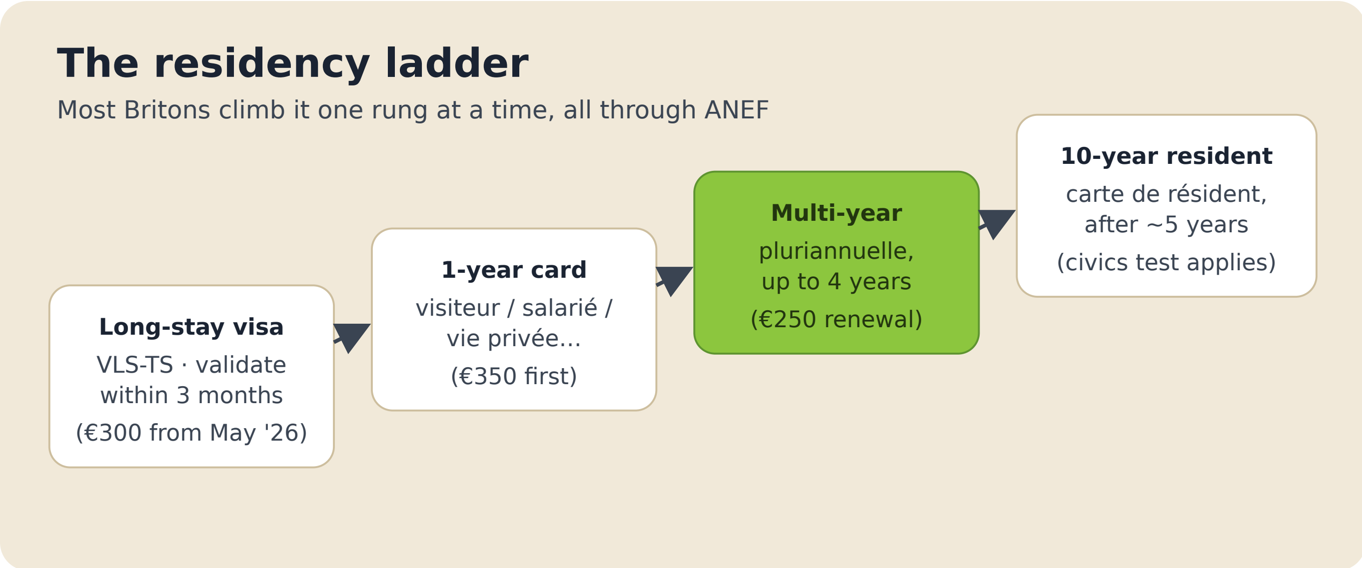
- → **The carte de séjour is your residence permit** — the card that follows your long-stay visa and proves your right to live (and sometimes work) in France.
- → **Choosing the right category is the big decision.** Visiteur (no work), salarié (employee), entrepreneur/libérale (self-employed), vie privée et familiale (family ties), passeport talent (skilled) — each has its own rules and fee.
- → **Fees rose on 1 May 2026.** A first card is now around **€350** (some family/student cards €150), and validating your long-stay visa is **€300**.
- → **Timing is everything.** Apply **two to four months** before your visa or current permit expires — not after.
- → **It all runs through ANEF**, the online portal, where you upload, pay and track. The attestation de prolongation keeps you legal if the decision runs past your expiry.
- → **New for 2026:** a civics test applies to multi-year and ten-year cards, and many permits expect around A2-level French.

There's a particular relief in holding your first carte de séjour: the visa that brought you over was always temporary, a bridge, but the card feels like permission to actually *live* here. Getting it is not hard, exactly, but it is consequential — the category you choose shapes what you can do, the timing determines whether you stay legal without a gap, and the whole thing now costs meaningfully more than it did a year ago. So it pays to go in clear-eyed. We'll cover which card is yours, what the dossier needs, the new 2026 fees, and how the ANEF process actually runs.

€350	**€300**	**2–4 months**	**1–4 yrs**
First carte de séjour (from 1 May 2026)	Long-stay visa validation fee	Apply this far before your visa ends	Card duration, by type

From visa to card: where you are on the ladder

Almost every British arrival follows the same climb. You enter on a *visa de long séjour* (VLS-TS), which you must validate online within your first three months — a step that effectively switches it on as a residence permit for its first year. Before that year runs out, you apply for your first proper carte de séjour. Renew it, and after a settled year you can often move to a multi-year card; after around five years, the ten-year *carte de résident* comes into view. Knowing where you are on this ladder tells you which application you're actually making.



The residency ladder: long-stay visa, one-year card, multi-year card, and eventually the ten-year resident card — each applied for on ANEF.

Which card is yours?

This is the decision that matters most, because the category dictates your documents, your fee, and crucially whether you may work. Open each to see who it's for.

COMMON FOR RETIREES

Visiteur — for the financially self-sufficient, no work

The default for retirees and the independently funded. You prove sufficient resources and health cover, and you agree *not* to work in France. One year to start, then renewable, and eventually multi-year. The trap: it genuinely bars employment, so if you might work, it's the wrong card.

EMPLOYEES

Salarié — for employees with a French contract

For those with a job offer or contract in France. You'll show your *contrat de travail*, recent payslips, and (depending on the role) an employer work authorisation. Its validity tends to track your employment, and a payslip is the gold-standard proof at renewal.

SELF-EMPLOYED

Entrepreneur / profession libérale — for the self-employed

For running your own business or freelancing. Expect to show your business registration, a viable plan, and evidence the venture can support you. If you intend to set up as a *micro-entrepreneur*, this is the residence side of that coin — our working-in-France guide covers the business side.

FAMILY TIES

Vie privée et familiale — for those with family ties

For spouses of French citizens, parents of French children, and others with strong family links. Often multi-year, sometimes at a reduced fee, and it permits work. You'll evidence the relationship (marriage or birth certificates) and, usually, that you won't be a burden on the state.

SKILLED / LONGER

Passeport talent & the multi-year card

Passeport talent is a distinct, often multi-year route for the highly skilled, certain entrepreneurs and researchers, sometimes applied for straight at the préfecture. Separately, most one-year cards can become a *carte pluriannuelle* of up to four years once you've shown a settled, compliant year — the goal you're climbing towards.

THE CHOICE PEOPLE REGRET

Don't take the visitor card if there's any chance you'll want to work

The *visiteur* card is the easiest to qualify for — prove resources, prove health cover, done — which is exactly why people drift into it. But it comes with a genuine no-work commitment, and switching category later means a fresh application, not a quick amendment. If there's a realistic chance you'll take a job or set up as self-employed, choose a card that permits it from the start, even if it asks a little more of you now. Changing your mind after the fact is the expensive path.

The dossier, and the ANEF process

Whichever category, the application runs through ANEF, the residence-permit portal, and the shape is consistent: create or log into your account, choose the permit type, upload your documents, pay the *timbre fiscal*, and submit. The document set always includes a valid passport, a recent proof of address, evidence of resources, proof of health cover, and a certified *e-photo* from an approved booth — plus the category-specific extras (a work contract, a business registration, a marriage certificate). Because ANEF has its own quirks — the e-photo trap, the repeated-document loops — it's worth reading our full ANEF guide alongside this one; that's where the mechanics live.

On submission, ANEF issues a *récépissé*, and if a decision hasn't come by the time your visa or current card expires, the *attestation de prolongation d'instruction* keeps you legal, working and able to travel. Processing commonly runs a couple of months; you'll be called for biometrics and to collect the card in person once approved.

What it costs in 2026

The numbers changed on 1 May 2026, and upwards. Validating your long-stay visa now costs around **€300** (up from €200). A first carte de séjour is roughly **€350** at the standard rate, with certain family and student cards nearer **€150**. Renewals — covered in depth in our renewal guide — sit around **€250**. And there are now adjacent costs to budget for: certified translations, the **civics**

test (around €69) for multi-year and ten-year cards, and language exams where A2 is expected. None of these is enormous alone, but together they're worth planning for rather than meeting by surprise at the payment screen.

The 2026 integration requirements

Two newer expectations deserve a flag. First, the **civics requirement**: since the start of 2026 a civics test applies to multi-year residence cards, the ten-year card and naturalisation — expect a timed test on French values, history and institutions, with a pass mark around 80%. Second, **language**: many permits now look for demonstrable French at roughly A2 level. Neither should alarm you, but both reward preparation rather than a last-minute scramble — and our language guide is built precisely to get you to A2 without pain. Build these into your timeline from the start, especially if a multi-year card is your next rung.

Handled with the right category, an early start and a clean ANEF dossier, your first carte de séjour is a milestone rather than an ordeal — and it makes every renewal that follows more familiar. The trick is simply to choose well, begin early, and treat the portal with the patience it demands.

STRAIGHT FROM THE SOURCE

The application itself is done on the ANEF portal (étrangers en France); the document lists and eligibility rules are set out on service-public.fr.

Card types, fees and requirements here are current for 2026 and drawn from official and specialist sources, but French immigration rules change often and vary by préfecture and category. Pimpernel are not immigration lawyers. Confirm the specifics for your situation on the official ANEF site or with a qualified adviser before acting. This guide is general information, not legal advice.

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LIBRARY · RESIDENCY

Renewing your carte de séjour without the last-minute panic

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RESIDENCY

Renewing your carte de séjour without the last-minute panic

Almost every renewal horror story has the same root cause: someone started too late. The French system is actually quite forgiving if you begin on time — there's even a document designed to keep you legal while the decision is pending — but it punishes procrastination with a late fee and a fortnight of anxiety. This is how to renew calmly: when to start, what to gather, and the one attestation that means an expiring card is nothing to fear.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Start two to four months before your card expires.** The renewal window opens around 120 days before expiry; be in by 60 days before at the latest. This one habit prevents almost every problem.

→ **Renewing late costs money.** Applying after your card has expired often triggers a late fee of around **€180**, on top of the renewal timbre.

→ **The renewal timbre is about €250** (since 1 May 2026), less for some family and student cards.

→ **Refresh every document.** Renewal wants current proof of your activity, address, resources and health cover — stale paperwork triggers a request for more.

→ **The attestation de prolongation is your safety net.** If the decision runs past your expiry, this document keeps you legal, working and able to travel — download it from **ANEF**.

→ **Decisions typically take four to twelve weeks**, and it all happens on the ANEF portal.

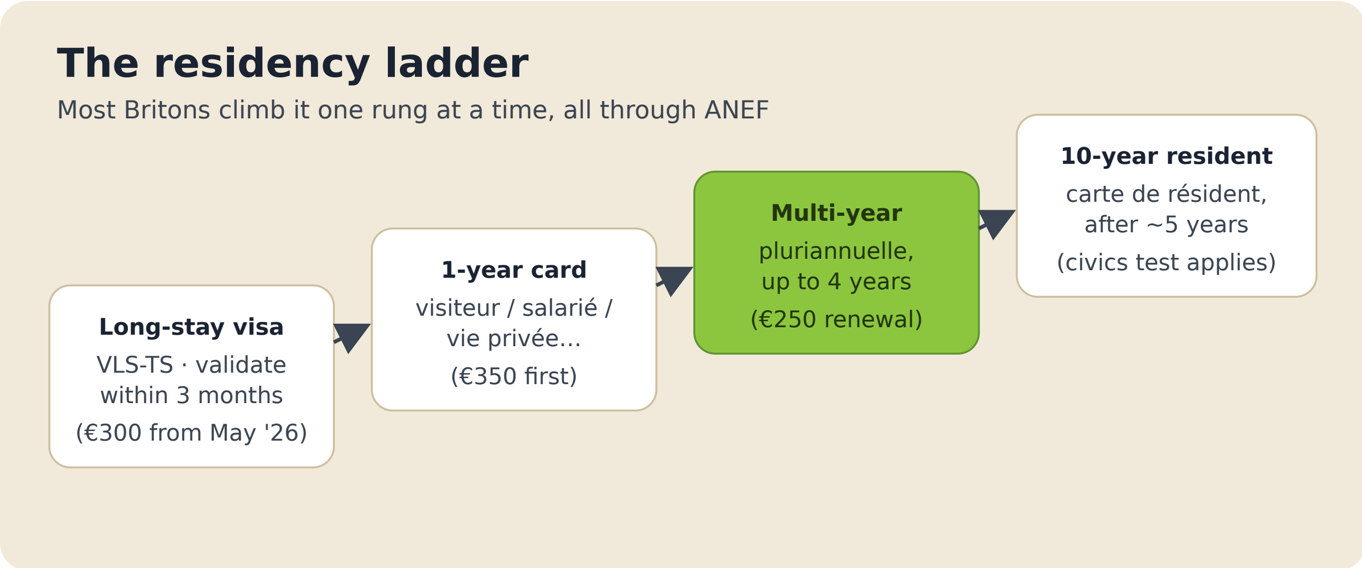
If there is one sentence in the whole of French residence admin worth pinning above your desk, it's this: **a renewal begun early is boring, and a renewal begun late is frightening.** The mechanics are nearly identical to your first application — same portal, similar documents, a fee — but the emotional experience is entirely determined by timing. People who start in good time barely notice it happen; people who leave it until the card is about to expire spend a fortnight refreshing ANEF and rehearsing what they'll say at the border. This guide exists to put you firmly in the first camp.

2–4 months	€250	~€180	4–12 wks
Before expiry — when to start	Renewal timbre (from 1 May 2026)	Late fee if you renew after expiry	Typical decision time

The golden rule, and why it works

Begin your renewal between four months and two months before your current card expires. That's it; that's the rule that does most of the work. Here's why it matters so much: processing a renewal commonly takes anywhere from four to twelve weeks, and préfectures vary. Start with a comfortable runway and the decision usually lands before your old card even expires. Start late and you're relying on the safety net — which exists, and works, but is no fun to depend on. Early renewal converts the whole thing from a cliff-edge into a formality.

There's a financial edge to this too. Renew *after* your card has already expired and you typically incur a late fee of around €180 — a wholly avoidable cost that is, in effect, a fine for procrastination. Beginning on time saves you both the money and the stress in one move.



Renewal is often the step from a one-year card to a multi-year one — and eventually the ten-year resident card.

Renewing, step by step

The process is refreshingly predictable once you know the shape. Open each step.

DO THIS FIRST **Start 2–4 months before expiry — the golden rule**

The window opens around four months (120 days) before your card expires and you should be in by at least two months (60 days) before. Starting early is the single biggest thing you can do to make renewal calm: it gives the préfecture time, and it means the *attestation de prolongation* (below) comfortably covers any overrun rather than being a lifeline you're clinging to.

DOCUMENTS **Gather the updated dossier**

Renewal wants fresh versions of what you first supplied: your current card and passport, an up-to-date proof of address, current evidence of your activity (payslips for employees, business figures for the self-employed, enrolment for students, family documents for vie privée et familiale), updated proof of resources and health cover, and a new *e-photo*. Refresh everything — a stale document is the commonest cause of a request for more.

ON ANEF **Submit on ANEF and pay the timbre**

Renewals run through the ANEF portal just like first applications. Upload, pay the renewal *timbre fiscal* — around €250 at the standard rate since 1 May 2026, less for some family and student cards — and submit. Keep the payment confirmation.

YOUR SAFETY NET **Download your attestation de prolongation**

If your card will expire before a decision lands, the *attestation de prolongation d'instruction* legally extends your rights — to stay, work and travel — in renewable three-month stretches. Download it from ANEF. Accepted by employers, banks and border control, it turns a scary gap into a non-event.

THE DOCUMENT THAT ENDS THE PANIC

The attestation de prolongation is why an expiring card isn't an emergency

New arrivals assume that if their card expires before the new one arrives, they're suddenly illegal — unable to work, stuck at the border, cut off from services. Not so, provided you applied in time. The *attestation de prolongation d'instruction*, downloadable from ANEF the moment your renewal is pending, legally extends all your rights in renewable three-month blocks. Employers accept it for payroll, banks accept it, and border control accepts it for Schengen travel and return. Knowing this single document exists is what separates a calm renewal from a sleepless one. Download it, keep the PDF on your phone, and breathe.

Category-specific wrinkles

Most renewals are straightforward, but a few situations have their own texture. **Employees** renew most easily — a run of recent payslips is exactly the proof the préfecture wants. The **self-employed** should have their business figures and any URSSAF paperwork in order, since "can this person support themselves?" is the underlying question. **Visitor-card holders** must again show resources and health cover, and must not have breached the no-work condition. And those on **vie privée et familiale** renew on the basis of the continuing family situation, often onto a multi-year card. In each case the principle is the same: show that the reason you were granted the card still holds true.

Moving up a rung: the multi-year card

Renewal is often the moment you graduate from an annual card to a *carte pluriannuelle* of up to four years — a genuine mercy, because it means fewer trips through this process. It's typically offered once you've shown a settled, compliant year or two on a temporary card. Bear in mind the 2026 additions here: multi-year and ten-year cards now bring the **civics test** into play, and many permits expect around A2-level French, so if you're stepping up, factor those in. Our language guide is designed to get you to A2 comfortably, and it's worth starting well before you need the certificate.

A note for Withdrawal Agreement holders

If you were living in France before the end of 2020 and hold the special post-Brexit residence card issued under the Withdrawal Agreement, your position is distinct from a new arrival's, and your renewal rights flow from that agreement rather than the ordinary route. The broad principles here — start early, keep your evidence current, use the prolongation if needed — still serve you well, but the specific conditions and protections attached to your status differ. If that's you, it's worth confirming the exact renewal path for your card rather than assuming it mirrors the standard process, and taking advice if anything is unclear.

Renew early, refresh your documents, download the prolongation the moment you've applied, and the whole exercise shrinks to what it should be: a bit of admin, done in good time, forgotten by lunch. The panic only ever came from the calendar — so beat the calendar.

STRAIGHT FROM THE SOURCE

Renew online through the ANEF portal, and check the renewal window and pieces justificatives on service-public.fr.

Timings, fees and the late-penalty figure here are current for 2026 and drawn from official and specialist sources, but French immigration rules change and vary by préfecture, category and — for Withdrawal Agreement holders — by individual status. Pimpernel are not immigration lawyers. Confirm your specific renewal path on the official ANEF site or with a qualified adviser before acting. This guide is general information, not legal advice.

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LIBRARY · RESIDENCY

ANEF explained: France's residence-permit portal, start to finish

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RESIDENCY

ANEF explained: France's residence-permit portal, start to finish

Almost every residence permit in France is now applied for, tracked, paid for and renewed on one website — the ANEF. It is where your right to live here is decided, and it is also, on a bad day, one of the most baffling pieces of administration you will ever meet. This is the whole thing: what ANEF is, how to get an account, every status your dossier can show and what it really means, why it keeps asking for the same document, and how to keep your feet under you while it makes up its mind.

Written by the Pimpernel team · Updated for 2026 · About an 18-minute read

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THE SHORT VERSION

→ **ANEF is the government's residence-permit website** — Administration Numérique pour les Étrangers en France. It lives at **administration-etrangers-en-france.interieur.gouv.fr**, and it has largely replaced queuing at the préfecture. Applications, documents, payment and renewals are all done here.

→ **You'll need an account and a numéro étranger** (foreigner number). If you arrived on a long-stay visa you may already have one from the validation step; if not, ANEF creates one when you register.

→ **The timbre fiscal (tax stamp) is the fee** — roughly **€99–€225** for most permits, bought and paid online inside the application.

→ **Learn three documents cold:** the récépissé (proves your right to stay while you wait), the attestation de décision favorable (you've been approved, card to follow) and the attestation de prolongation d'instruction — the one that keeps you legal, working and able to travel when your old card expires before the new one arrives.

→ **Processing is genuinely slow** — commonly **two to six months**. Start a renewal **two to four months** before your card expires. This is the single most important sentence on this page.

→ **From January 2026 a civics test applies** to multi-year cards, ten-year cards and naturalisation: a 45-minute exam, 80% to pass, around €69, valid four years. Many permits now expect A2-level French.

→ **If it keeps asking for the same document,** it's almost always a format or legibility problem, not you going mad. There's a fix, and it's below.

There was a time, not so long ago, when getting a French residence permit meant a dawn queue outside the *préfecture*, a numbered ticket, a functionary behind glass, and a folder of papers you'd photocopied at the *tabac* the night before. Much of that is gone now, folded into a single website with the very French name of *Administration Numérique pour les Étrangers en France* — the ANEF. Everyone just says "anef", to rhyme roughly with "a chef".

On a good day it is a genuine improvement: you upload your life from your kitchen table, pay online, and watch the status change. On a bad day it is a beige screen that has rejected your proof of address for the third time without telling you why, while your current card ticks quietly towards its expiry date. This guide is written for both days. We'll go through it in the order it actually happens — account, application, the wait, the documents that keep you legal, and the things that go wrong — so that by the end the portal holds no more mystery, even if it still holds a queue.

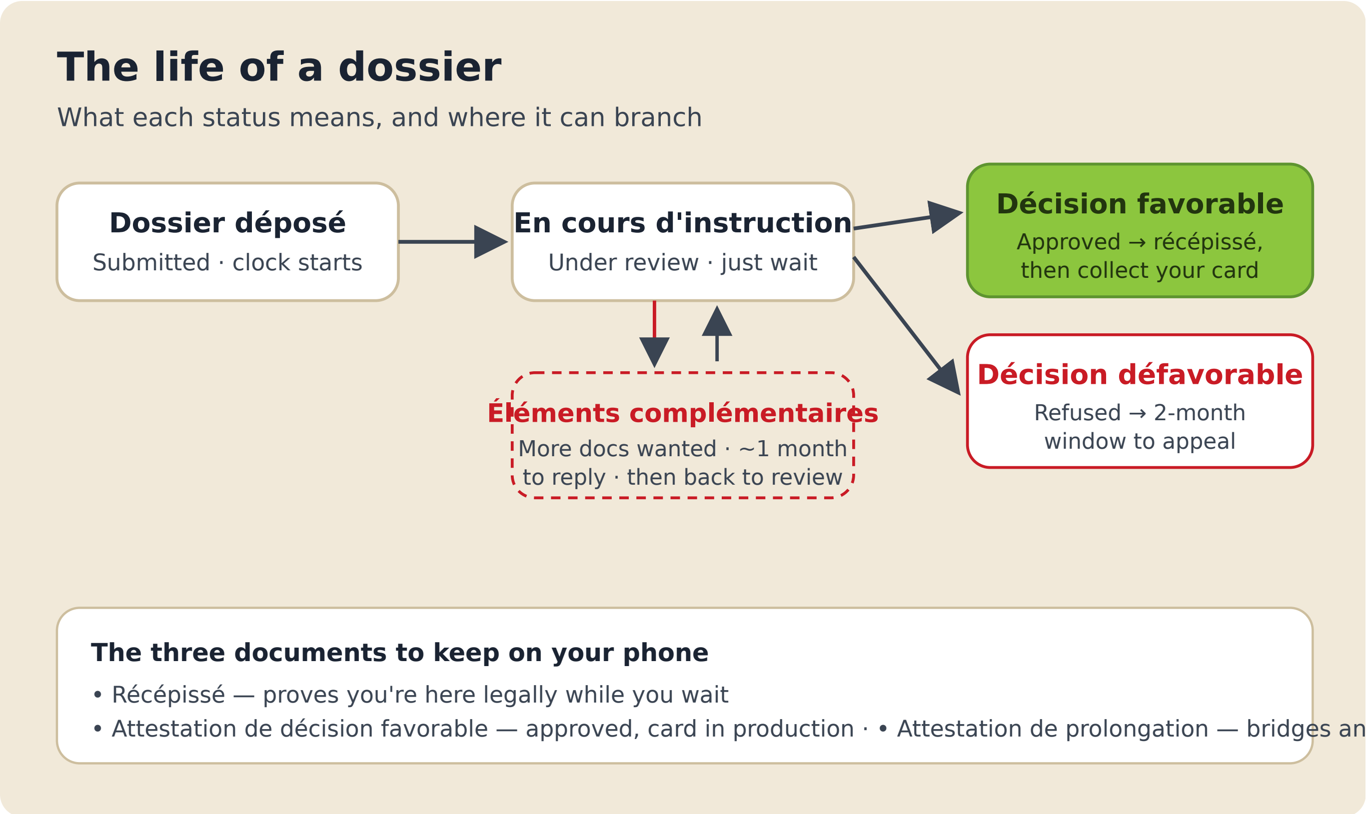
€99–225 Timbre fiscal (the fee), most permits	**2–6 months** Typical processing time	**2–4 months** Start your renewal this far ahead	**€69** New 2026 civics test (multi-year cards)

What ANEF actually is (and what it replaced)

ANEF is the Ministry of the Interior's online portal for almost everything to do with the residence permits of non-EU nationals. If you are British and moved here after Brexit, that means you. It handles first applications, renewals, changes of status, duplicate cards for loss or theft, and the payment of the fees attached to all of them. It sits at one address, which is worth committing to memory or bookmarking properly rather than reaching via a search engine, because convincing lookalike sites exist:

administration-etrangers-en-france.interieur.gouv.fr

The thing to understand is that ANEF is a *front door*, not a decision-maker. Behind it still sit the préfectures and their staff — real people reading your dossier — but the paperwork, the payment and the tracking have moved online. This is why the portal can feel oddly two-faced: slick and instant when you're uploading, then silent for weeks while a human somewhere works through a pile. Both things are true at once, and holding that in mind will save you a good deal of frustration.



An ANEF dossier's path: submitted, reviewed, sometimes looped back for more documents, then approved or refused.

Not every permit type has migrated, and the coverage keeps widening. Student permits, *passeport talent*, *vie privée et familiale*, visitor and salaried categories are all handled online. If you fall into an unusual category and the portal can't find your case, that's the signal to contact your préfecture directly rather than assuming you've done something wrong.

Getting an account: your numéro étranger

Everything on ANEF hangs off two things: an account, and a *numéro étranger* — your foreigner number, the reference the whole system uses to know who you are. There are two ways you arrive at this point, and which one applies to you depends on how you got here.

If you came on a long-stay visa

Most Britons moving over now do so on a *visa de long séjour*, which within its first months must be "validated" online — a separate step, on a separate government site, that effectively switches your visa on as a residence permit for its first year. That validation usually generates your *numéro étranger*. When it later comes time to renew, you log in to ANEF, and if you use the same email address throughout, your existing record is often waiting for you. This is the single best housekeeping habit in French immigration admin: **use one email address for everything**, from visa to validation to ANEF, and never let it lapse.

If you're applying from scratch

If you don't yet have a number — say you're changing status from within France — you create the account directly. The flow runs roughly like this, and takes about ten minutes:

Go to the portal and choose Particuliers, then Créer mon compte.
Indicate that you are a foreign national (Je suis un étranger).
Enter your passport number, an email address and a mobile number.

Verify your identity — either through **FranceConnect** if you already have a French login, or by email and SMS codes if you don't.
Receive your numéro étranger and set a password.

Write the number down somewhere permanent. You will be asked for it more often than you expect, sometimes years later, and hunting for it inside old emails at a stressful moment is a rite of passage worth skipping.

A WORD ON FRANCECONNECT

You can log in the easy way — or the newcomer's way

ANEF will happily let you log in through **FranceConnect**, France's single sign-on for government sites. If you already have a French tax or health-insurance account, using it here is smoother and more secure than a standalone ANEF password. If you don't yet, don't worry — ANEF's own email-and-SMS login works fine, and we've a whole guide to getting your first FranceConnect identity when you're ready.

Making an application, step by step

Whether it's a first permit or a renewal, the shape of an ANEF application is the same, and it rewards preparation. Gather everything before you start, because a half-finished dossier that times out is a special kind of misery.

You'll first choose the permit category — *étudiant*, *passeport talent*, *vie privée et familiale*, *visiteur* and so on. Choosing correctly matters, because it determines both the documents you'll be asked for and the fee. If you're unsure which category your situation falls under, that's a question worth resolving *before* you touch the portal, because switching category midway is not a two-click affair.

Then comes the upload. The exact list varies by category, but almost every dossier wants: a valid passport, proof of address dated within the last three months, evidence of your resources or income, proof of health cover, and a digital identity photograph. That last one has a wrinkle worth knowing.

The e-photo, and why the booth matters

ANEF doesn't want you to upload a selfie. It wants an *e-photo* — a digitally signed photograph and signature produced by an approved *Photomaton* or Photo-me booth, the kind you find in shopping centres and larger ***mairies***. The booth gives you a code and a physical slip; you enter the code into ANEF and it fetches the certified image. Trying to short-cut this with a phone photo is one of the most common reasons an application stalls. Find a booth that advertises *agréé ANEF* or "e-photo residence permit", and keep the paper slip until your card is in your hand.

Paying the timbre fiscal

French administration is fond of the *timbre fiscal* — a "tax stamp", which today is simply an online payment. Inside the application you'll pay yours by card, and for most residence permits it lands somewhere between **€99 and €225** depending on the category. Keep the confirmation. If an application is refused or withdrawn, recovering a timbre is possible but tiresome, so it's worth being sure of your dossier before you reach the payment step.

Submit, and the portal issues you a *récépissé* more or less immediately — of which much more below. That récépissé is your proof that you have applied and are here legally while the machinery turns.

The three documents that actually protect you

If you remember nothing else from this guide, remember these three. Between them they are the difference between "my card is being processed" and "I can prove, to an employer, a landlord, a bank or a border guard, that I am legally here and allowed to work and travel." People get into trouble not because their application fails, but because they don't know which piece of paper to wave, and when.

The récépissé

The *récépissé de demande* is generated when you submit, and again when a favourable decision is reached. It's a downloadable document that stands in for your card while you wait. Depending on its wording it authorises you to remain in France and, crucially, often to keep working. Download it, print a copy, and keep the PDF somewhere you can reach from your phone. When someone official asks for proof of status and your new card hasn't arrived, this is usually what you show.

The attestation de décision favorable

When your dossier is approved, ANEF issues an *attestation de décision favorable* — confirmation that yes, the answer is yes, and the physical card is now in production. You'll typically be called (a *convocation*) to give biometrics and collect the card in person. Until you do, the attestation plus your récépissé carry your status.

The attestation de prolongation d'instruction — the quiet hero

This is the one almost nobody tells you about, and it is arguably the most useful artefact the whole portal produces. Suppose your current card is about to expire but your renewal is still being examined. The *attestation de prolongation d'instruction* legally extends your rights — to stay, to work, and to travel within Schengen and return — in renewable three-month stretches, precisely to cover that gap. It is accepted by employers, banks and border control. If you are ever in the nervous position of an expiring card and a pending dossier, this document is your friend, and knowing to download it turns a panic into a non-event.

Every ANEF status, and what it really means

The portal narrates your dossier through a series of statuses, and their blandness hides real meaning. Tap the one you're staring at right now — here's what each is actually telling you.

STEP 1 **Dossier déposé — submitted**

You've filed, and the clock has started. This is the moment your application officially exists. Nothing is required of you; the wait begins.

STEP 2 **Dossier en cours d'instruction — under review**

A human, or at least a queue destined for one, now has your case. There is nothing for you to do here except wait, and resist the urge to refresh. This is where dossiers spend most of their weeks.

BRANCH **Demande d'éléments complémentaires — more documents wanted**

The préfecture wants something else, or something clearer. Processing pauses while it waits for your reply, and you'll usually have around a month to respond. Importantly, the expiry date of your existing card doesn't move because of this — but do reply promptly, because the clock on the *whole* application is effectively parked until you do. Read the request carefully: it will name what's missing, though not always as plainly as you'd like.

OUTCOME **Décision favorable — approved**

The good word. You'll receive your *attestation* and, shortly, a *convocation* to collect your card and give biometrics. Your downloadable récépissé bridges the gap until the card is physically in your hand.

OUTCOME **Décision défavorable — refused**

The application has been declined. This is not necessarily the end of the road: you typically have a two-month window to lodge a *recours gracieux* (asking the same authority to reconsider) or to escalate to an administrative tribunal. A refusal is the point at which professional advice earns its fee, and quickly, because those two months are strict.

FINAL **Prêt à être édité — ready to print**

Your card is in production. You're over the line; it's now a matter of manufacture and collection.

THE PANIC THAT USUALLY ISN'T

Why the status seems to go backwards

Applicants often panic when a status appears to slip — from "under review" back to something that looks earlier, or when a document marked accepted is asked for again. In the overwhelming majority of cases this is the system routing your file between stages, or a second reviewer wanting a cleaner copy of something. It is unnerving; it is rarely fatal. Give it a few days before assuming the worst, and check your messages and email for any actual request.

Why ANEF keeps asking for the same document

This is the complaint we hear most, and it drives otherwise calm people to distraction: you upload your proof of address, it's rejected; you upload it again, rejected again; nothing tells you what's wrong. Nine times out of ten the problem is not the *content* of the document but its *form*. Work through this list before you upload anything a second time.

First, **legibility and format**. ANEF wants clear PDFs or high-quality scans, not dim photographs taken at an angle with a thumb in the corner. A crisp scan or a proper "scan to PDF" from a phone app beats a snapshot every time. Second, **file size and type**: oversized files, unusual formats, or password-protected PDFs (some bank statements arrive locked) will be silently refused. Remove any password and export a clean copy. Third, **dates**: "proof of address within three months" means exactly that, measured from the day you upload, and a bill from four months ago will bounce however valid it feels. Fourth, **the right document for the box**: uploading a perfectly good electricity bill into the slot that wanted a rental contract will read as "missing", because the system is matching slots, not reading minds.

The e-photo deserves its own mention here, because a self-taken photo dropped into the identity-photo slot is a frequent cause of a loop that feels personal but isn't. If that slot keeps rejecting you, it's the booth code you're missing, not your good looks.

When you've genuinely done everything right and it still loops, the honest truth is that ANEF has its off days, and human help exists. Free assistance is available through *associations* and solidarity organisations who do this daily, and public libraries and *France Services* points can sit with you. There is no shame in it; even the French find this hard, and the platform runs in French only.

Timelines, and the golden rule of renewals

Here is the sentence to tattoo somewhere sensible: **start your renewal well before your card expires — two to four months is sensible, and earlier is better.** Processing commonly runs two to six months, and while the *attestation de prolongation* exists precisely to cover an overrun, you do not want to be relying on it because you left things late. Begin early, and the prolongation becomes a comfortable backstop rather than a lifeline.

Two more timing points earn their keep. If you move house, you must declare your change of address within three months — and a stale address is a classic reason renewal correspondence goes astray. And if you travel while a dossier is pending, carry your récépissé or prolongation; returning to France without proof of a live application is a border conversation nobody enjoys.

What's new for 2026

Two changes are worth flagging because they catch people out. The first is the **civics requirement**: from the start of 2026, a civics test applies to multi-year residence cards, the ten-year *carte de résident*, and naturalisation. Expect a test of around 45 minutes on French values, history, institutions and daily life, a pass mark near 80%, a fee in the region of €69, and validity of about four years. Alongside it, several permits now expect demonstrable French at roughly **A2 level** — the kind of thing our language guide is built to get you to without pain.

The second is a broader push towards **simplified, near-tacit renewals** for some long-term permits, handled as an online declaration rather than a full re-application. Where it applies it's a genuine mercy; where it doesn't, the full process above still stands. Because these rules are moving quickly, treat the exact figures here as current-for-2026 and worth a sanity-check against the official site at the moment you apply — which is exactly the sort of change we track on the noticeboard.

When to stop clicking and get help

ANEF is designed for self-service, and most people do get through it alone. But there are moments to reach for a human: a *décision défavorable* with its two-month appeal clock; a category or status change you're unsure of; a dossier stuck far beyond the usual window with no message explaining why; or simply a level of French that makes a French-only legal process a genuine barrier. Immigration lawyers and specialist advisers exist for exactly these, and the free *associations* and *France Services* points exist for the rest. Knowing when to ask is not failure; it's the same judgement you'd use with any officialdom in any country.

Handled with a little foresight — one email address, an early start, clean PDFs, the right three documents saved to your phone — ANEF turns from an ordeal into ordinary admin. Slow, occasionally sullen, but navigable. And once you've been through it once, the second time is remarkably calm.

STRAIGHT FROM THE SOURCE

Create your account and file every residence-permit step on the official ANEF portal (administration-etrangers-en-france.interieur.gouv.fr), and read the rules for your permit type on service-public.fr.

Fees, deadlines and portal steps described here are current for 2026 and drawn from official sources, but French immigration rules change often and vary by préfecture and permit type. Pimpernel are not immigration lawyers. Always confirm the specifics for your situation on the official ANEF site (administration-etrangers-en-france.interieur.gouv.fr) or with a qualified adviser before acting. This guide is general information, not legal advice.

LIBRARY · RESIDENCY

Becoming French: naturalisation for Britons after the 2026 clampdown

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RESIDENCY

Becoming French: naturalisation for Britons after the 2026 clampdown

Taking French citizenship is the quiet ambition of a lot of long-settled Britons — a passport that puts EU free movement back within reach, without giving up the British one. But the rules got markedly harder on 1 January 2026: a jump to B2 French and a brand-new written civics exam. Here's what the route really looks like now, and how to give yourself the best shot.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

THE SHORT VERSION

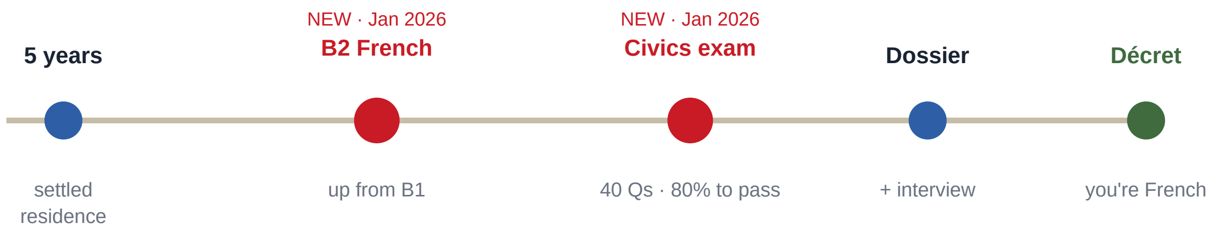
- → **You keep your British passport.** France allows dual nationality and so does the UK — becoming French means no renunciation on either side.
- → **The main route is naturalisation by decree** after **5 years'** settled residence. It's discretionary: the state's line is that citizenship is a favour, not a right, and even a qualifying applicant can be refused.
- → **The language bar rose to B2** (from B1) on 1 January 2026 — written and spoken. A **DELF B2 diploma is valid for life**; the TCF/TEF tests expire after two years.
- → **There's a new civics exam** since January 2026: 40 multiple-choice questions, 45 minutes, **80% to pass**, on French values, institutions, history and daily life.
- → **You'll need stable resources and a clean tax record** — income not mainly from benefits or from abroad, taxes up to date, no serious criminal record, and genuine integration (with real weight on secularism and equality).
- → **The application is entirely online via ANEF**, followed by an entretien d'assimilation. Budget realistically for **18–24 months or more**, especially in busy préfectures.
- → **You become French on the day your decree is published** in the Journal Officiel.

For a Briton who's built a life here — the house, the friendships, the tax returns, the slow accretion of belonging — French citizenship can feel like the natural full stop. Post-Brexit it carries a very practical bonus, too: it hands back the freedom of movement across the EU that the referendum took away, and it does so without asking you to hand in your UK passport. But if you're weighing it up in 2026, you need to know that the goalposts moved this January, and moved in one direction: harder. Let's take it as it now stands.

Before anything else, the reassuring bit. **You do not have to give up being British.** France recognises *plurinationalité* and imposes no renunciation; the UK is equally relaxed. Service-Public spells it out with the exact example of a Briton acquiring French nationality and keeping their British one. So this is addition, not exchange.

The route, and the two new gates

The path most long-settled Britons take is **naturalisation par décret** — the residence-based route. The headline requirement is **five years** of habitual, continuous residence (there's a reduced two-year track for graduates of French higher education and a handful of other cases). But the character of the process matters as much as the timeline: it is *discretionary*. The interior ministry's repeated refrain is that "*la naturalisation n'est pas un droit*" — it is not a right. You can tick every box and still be adjourned or refused. That's not meant to deter you; it's meant to explain why presenting an exemplary, well-evidenced file matters so much.



The two red gates are the January 2026 changes. Everything after them can take 18–24 months+.

The shape is unchanged; the difficulty isn't. The B2 requirement and the civics exam are the new, non-negotiable hurdles as of 1 January 2026.

Gate one: B2 French

Until the end of 2025, the language requirement was B1. From **1 January 2026 it's B2** — a solid step up, tested in both written and spoken French, and it applies to applications lodged after that date (and to earlier files still awaiting documents). B2 is comfortable, functional French: you can hold your own in a meeting, follow the news, argue a point. It's achievable for most settled Britons, but it's not something you fake in a fortnight.

A TIMING DECISION WORTH GETTING RIGHT

The DELF B2 lasts for life — the tests don't

You can prove B2 two ways: a language *test* (TCF or TEF, in their "integration/nationality" versions) or a *diploma* (DELF B2, or a DALF at C1/C2). The tests are valid for only two years; the DELF B2 diploma **never expires**. If you're planning ahead — and given the queues, you should — sitting the DELF once removes the risk of your proof lapsing while your dossier crawls through the system. Note too that the old ENIC-NARIC "comparability" attestations for foreign qualifications stopped being accepted on 1 January 2026.

Gate two: the new civics exam

This is genuinely new for 2026 and catches people off guard, because it replaces informal questioning with a real, standardised test. It's **40 multiple-choice questions in 45 minutes, and you need 80% — 32 out of 40 — to pass**. The five themes are Republican principles and values, how the French political system works, rights and duties, a slice of history, geography and culture, and the practicalities of living in French society. You prepare from the *livret du citoyen*, the state's citizen's handbook, and you sit the exam at an approved centre. Applicants over 65, and medical or disability cases, are exempted; most people aren't. An 80% pass mark on French civics is not a formality — treat it as an exam to revise for, because it is one.

The rest of the file: money, taxes, and character

Beyond the two new gates, the long-standing conditions still apply, and the 2025 guidance to préfectures sharpened how they're judged. You need **stable, sufficient resources** — the current steer favours a track record like a permanent contract held for a year, or two years of continuous fixed-term work, over the five-year window — and your income must **not come mainly from benefits**, nor predominantly from abroad. You must be **up to date with your taxes**; arrears are a standard ground for refusal. You need a clean enough record (a French prison sentence of six months or more is disqualifying, terrorism offences absolutely so). And you must show genuine **assimilation** into the French community — with the current guidance placing explicit weight on *laïcité* (secularism) and equality between women and men. You'll sign the *Charte des droits et devoirs du citoyen français* as part of it.

Woven through all of this is the requirement that your **centre of material and family interests** is in France — your main home, your economic base, your close family. Keeping your principal home, your main income, or a spouse and children back in the UK is one of the commonest reasons a file is deferred, so if you're serious, your life needs to visibly point here.

The process, and the wait

You build and submit the dossier **online through ANEF** — paper is no longer accepted. Expect to supply your passport and **titre de séjour**, proof of five years' residence, your B2 language proof, your civics-exam pass, tax and income records, and **apostilled**, translated civil-status documents. The préfecture checks completeness, runs its background enquiries, and calls you to the *entretien d'assimilation* — an interview probing your French, your grasp of rights, duties and Republican values, and the genuineness of your integration. Then the file goes to the ministry for a decision: acceptance, *ajournement* (a deferral, often with a year or two's delay and conditions), or refusal.

If it's yes, your **décret de naturalisation is published in the Journal Officiel**, and the publication date is the day you legally become French. As for how long all this takes: nationally, a complete file commonly runs 12 to 18 months, but in high-volume préfectures — Paris, Marseille, Lyon, much of the Île-de-France — two years and beyond is normal. Keep your titre de séjour valid throughout; the citizenship queue doesn't pause your residence obligations.

A NOTE ON THE FINE PRINT

Hard law versus guidance

The B2 requirement and the civics exam are set in a decree and an *arrêté* — hard law, in force. The broader tightening of how préfectures weigh resources, integration and conduct comes largely from a 2025 ministerial circular, which is guidance rather than statute and has been legally contested. In practice it's shaping decisions now, so plan around it — but if an official ever presents a single "automatic rejection" rule as black-letter law, it's worth checking whether that's the decree talking or the circular.

None of this should put you off if France is genuinely home. It should, though, make you prepare deliberately: get the DELF B2 banked, revise the *livret du citoyen* properly, get your taxes spotless, and assemble a file that leaves no obvious question unanswered. Given the discretion involved, a specialist immigration solicitor is often money well spent — not to game the system, but to make sure a strong case isn't sunk by a paperwork slip.

LIBRARY · ADMIN

FranceConnect explained: your master key to French government sites

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · ADMIN

FranceConnect explained: your master key to French government sites

One login, more than a thousand government services. FranceConnect is the single sign-on that lets you into your taxes, your health cover, your pension and your residence permit without a drawer full of passwords. It's genuinely brilliant — once you're in. The catch for every new arrival is the chicken-and-egg at the start: FranceConnect logs you in using an account you don't have yet. Here's exactly how it works, and how to break the loop.

Written by the Pimpernel team · Updated for 2026 · About a 14-minute read

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THE SHORT VERSION

- → **FranceConnect is a single sign-on**, not an account in itself. You log in to it *using* an account you already hold — your tax account, your health-insurance account — and it carries that verified identity into more than 1,000 other government sites.
- → **Six identity providers can power it:** impots.gouv (tax), Ameli (health), l'Identité Numérique La Poste, MSA (agricultural social security), Yris, and France Identité. Most Britons end up using tax or Ameli.
- → **The newcomer's catch-22:** FranceConnect needs an existing French account, but you've just arrived with none. The way out is to create *one* account the ordinary way first — usually impots.gouv or Ameli — and then use it as your FranceConnect key ever after.
- → **FranceConnect+ is the stronger sibling**, required for a handful of sensitive tasks (CPF training credits, some business filings, MaPrimeRénov' grants). It needs l'Identité Numérique La Poste, which in turn generally needs a French ID or a five-year residence card — so many recent arrivals can't yet use it.
- → **Your first French account is the real milestone.** Getting a tax number and an impots login, or a social-security number and an Ameli login, is the thing that unlocks FranceConnect. After that, life online in France gets dramatically easier.
- → **There's a history log.** FranceConnect records every site you've used it for and every data exchange — a genuine transparency feature, and worth glancing at now and then.

Sooner or later — usually sooner — a French government website will offer you a blue button that says **S'identifier avec FranceConnect**, and a small wave of relief will pass over anyone who's already understood what it does. FranceConnect is the French state's answer to password fatigue: a single, secure identity you can use to log in to your taxes, your healthcare, your pension, your driving records, your residence permit and a thousand other things, all without inventing and losing a fresh password for each. It is one of the quietly excellent bits of French digital administration, and once you're set up, it makes the whole edifice noticeably less painful.

But there's a hurdle at the very start that traps almost every new arrival, and it's worth naming plainly before we go further, because misunderstanding it wastes hours. FranceConnect does not create an identity for you. It *borrows* one you already have. And when you've just stepped off the ferry, you have none. Breaking that loop is really what this guide is about — but first, let's be clear about how the thing works.

What FranceConnect actually is

Think of FranceConnect not as a door but as a *doorman* who already knows you. When you click "sign in with FranceConnect" on, say, the tax site, FranceConnect asks: which of your existing verified accounts shall I use to vouch for you? You pick one — your health-insurance login, for instance — enter *those* credentials, and FranceConnect turns to the tax site and says, in effect, "I've checked; this really is them." You're in, without ever creating a tax-site password.

The clever part is that the verification has already been done, once, by whichever body issued your original account. The health service confirmed who you were when it gave you an Ameli account; the tax office did the same for your *impots* account. FranceConnect simply reuses that assurance across the whole of government, so more than a thousand services can trust you without each having to check your papers afresh. It's the difference between showing your passport at every single desk in a building and being handed a visitor's badge at reception that every desk recognises.

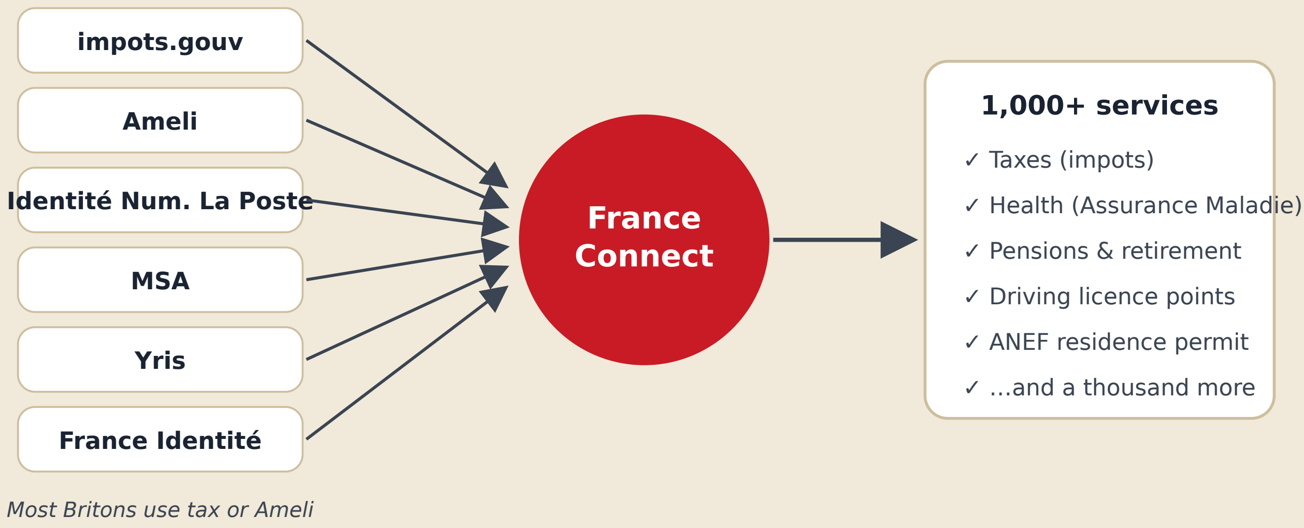
One nice consequence is transparency. FranceConnect keeps a **history** — a running log of which services you've logged into and what data was exchanged between them. If you ever want to see who's been told what about you, it's there in your FranceConnect history, which is more than most login systems anywhere will show you.

The six keys: which identity providers you can use

To use FranceConnect you need at least one "identity provider" — one existing account that acts as your key. There are six, and they are not equally reachable for a recent British arrival. Here's the whole picture, and then the honest rundown of each.

One key opens everything

Log in with one account you already hold — it vouches for you everywhere



Six possible keys, one FranceConnect identity, a thousand-plus services. Most Britons enter through tax or Ameli.

MOST COMMON **impots.gouv — the tax account**

Requires a French tax number (*numéro fiscal*). For most people who move here, this is the first realistic key, because you'll acquire a tax number in the ordinary course of your first dealings with the *fisc*. Once you have the number and have set up your online tax space, it doubles as a FranceConnect login. For many Britons this is the one that breaks the deadlock.

COMMON **Ameli — the health account**

Requires a French social-security number (*numéro de sécurité sociale*), which you'll be issued as you join the health system. Once your Ameli account is live, it too becomes a FranceConnect key. Between tax and Ameli, one of the two is usually the first door a new arrival can actually open.

UNLOCKS FC+ **l'Identité Numérique La Poste — the post office's digital ID**

This is the most 'official' of the keys and the one that unlocks the stronger FranceConnect+ (below). But it has real eligibility gates: you generally need to be over 18, hold a valid French identity document *or* a five-year residence permit, and have a compatible smartphone. That five-year-card requirement puts it out of reach for many newcomers on shorter permits, so don't be dismayed if you can't set it up in year one.

NICHE **MSA — agricultural social security**

Requires a social-security number within the *Mutualité Sociale Agricole* scheme. Relevant only if you work in agriculture or a related sector; most readers can skip it.

NEWER **Yris**

A newer provider that accepts a European ID, a Swiss ID, or a five-year residence permit. Worth knowing exists; again the five-year card looms for non-EU arrivals.

FRENCH NATIONALS **France Identité**

Built around the credit-card-format French national ID card, and so really aimed at French nationals. Not a starting point for a British arrival, but good to recognise on the list.

THE SHORT ANSWER

For most Britons, it's tax or Ameli

You will almost certainly enter the FranceConnect world through **either your tax account or your Ameli account**. Get one of those working the normal way, and you've got your key. Everything else on the list is either niche or gated behind a longer residence.

The chicken-and-egg problem, and how to break it

Here is the trap in one sentence: **FranceConnect logs you in using a French account, but as a newcomer you have no French account, and some sites push you so hard toward FranceConnect that it's not obvious you can create that first account any other way.** People go round this loop for an embarrassingly long time before the penny drops.

The way out is simple once you see it. You do not need FranceConnect to create your *first* account. Tax and health accounts are created directly, in their own right, using the tax number or social-security number you'll obtain as part of settling in. FranceConnect only enters the picture *afterwards*, as a convenience. So the sequence is:

Get the underlying number. A numéro fiscal comes from your first contact with the tax office (often your first declaration, or by request). A numéro de sécurité sociale comes from enrolling in the health system.
Create that one account directly on impots.gouv.fr or ameli.fr, using the number — not via FranceConnect, but through the site's own "create an account" route.
From then on, use it as your FranceConnect key. That single account now vouches for you across the whole of French online government.

If you've been in France even a year, there's a good chance you've already unwittingly done step two — most people set up an Ameli or tax login without realising they were also minting their FranceConnect identity. If so, you're already through the hard part; just look for the FranceConnect button next time and pick the provider you set up.

The practical upshot for a fresh arrival is that **your first French account is the real milestone**, not FranceConnect itself. Prioritise getting your tax number and health enrolment sorted — we've dedicated guides to both — and FranceConnect falls into your lap as a bonus rather than a barrier.

FranceConnect vs FranceConnect+: the stronger sibling

You'll occasionally meet a button marked **FranceConnect+** rather than plain FranceConnect, and it's worth knowing why. FranceConnect+ is a higher-assurance version, reserved for a small set of tasks that touch particularly sensitive money or data. In practice you'll bump into it in three places:

- Spending your **CPF training credits** on Mon Compte Formation.
- **Modifying or closing a business** on the INPI portal.
- Claiming **MaPrimeRénov'** home-renovation grants.

The important thing is that FranceConnect+ can only be powered by *l'Identité Numérique La Poste* — the post office key — which, as we saw, generally needs a French ID or a five-year residence permit plus a permanent social-security number. That means many recent arrivals, and interestingly many EU citizens too (who hold no residence card at all), simply can't use FranceConnect+ yet. It's not you doing something wrong; it's a genuine eligibility gap in the system.

THE WORKAROUND

If you're locked out of FranceConnect+

For the tasks that demand it, workarounds exist. Some INPI business filings accept a qualified electronic signature instead. And CPF training can be unlocked by a slower, paper-based identity-verification route sent by post — a form, a copy of your residence permit and an Ameli *attestation de droits*, mailed off, with confirmation arriving several weeks later. Clunky, but it means an ineligible newcomer isn't permanently shut out.

Using it day to day

Once you're set up, FranceConnect becomes wonderfully boring, which is the highest compliment you can pay a login system. The pattern is always the same: land on a government site, look for the blue FranceConnect button rather than a username field, click it, choose your provider, approve, and you're in. Your taxes, your *Assurance Maladie*, your pension record, your points on the driving licence, your ANEF residence-permit portal — the same key opens all of them.

A few habits pay off. Keep the account you chose as your key in good standing — don't let the password rot or the email address lapse, because if your key account locks up, so does your access to everything downstream. Glance at your FranceConnect history occasionally, both to reassure yourself and to spot anything odd. And if you later become eligible for *l'Identité Numérique La Poste* — typically once you hold a longer card — it's worth setting up, because it upgrades you to FranceConnect+ and closes off those few frustrating tasks that plain FranceConnect can't reach.

The one thing to take away

FranceConnect is not the obstacle it first appears to be; it's the reward for clearing the *real* first hurdle, which is getting your initial French account. Chase the tax number and the health enrolment, create one account the ordinary way, and the blue button stops being a locked door and becomes what it was designed to be — a single, trustworthy key to the whole of French officialdom, saving you from a lifetime of forgotten passwords. For a bureaucracy with France's reputation, it's a genuinely elegant piece of kit. You just have to get through the front gate first.

STRAIGHT FROM THE SOURCE

Set up and manage your identity at franceconnect.gouv.fr; the list of connected services and how it works is on service-public.fr.

Provider names, eligibility rules and the list of services requiring FranceConnect+ are current for 2026 and drawn from official sources, but they change as the system evolves. Confirm the current requirements on franceconnect.gouv.fr or the relevant service when you set yours up. This guide is general information, not legal or financial advice.

Pimpernel

LIBRARY · ADMIN

Getting your first numéro fiscal: the French tax number, explained

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · ADMIN

Getting your first numéro fiscal: the French tax number, explained

It's thirteen digits, it costs nothing, and until you have it you can't file a tax return, open an online tax account, or hold the **FranceConnect** key that so much of French officialdom now runs on. Yet nobody hands it to you on arrival — you have to draw it out of the system yourself. Here are the three ways to get one, which suits you, and what to do with it once it lands.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **A numéro fiscal is your personal French tax reference** — thirteen digits, unique to you, used on every dealing with the fisc and as one of the main keys to FranceConnect.

→ **There are three ways to get your first one:** file a first (paper) tax return and it arrives on your assessment; ask your local tax office in person; or use the online contact form. It's always free.

→ **Year one is on paper.** To file online you need numbers you don't have yet, so the first return is paper — and the number lands on the assessment around **August**.

→ **It's the gateway, not the destination.** With the number plus the online access code, you open your espace particulier on impots.gouv.fr, and from there the whole online-government world unlocks.

→ **Don't confuse it with the social-security number.** The numéro fiscal is for tax; the numéro de sécurité sociale is for healthcare. You'll collect both, from different offices.

Of all the small administrative keys a British arrival needs to cut, the *numéro fiscal* is the one people trip over first — usually because they assume, reasonably, that a country keen on taxing residents would simply issue everyone a number on arrival. France does not. Instead the number materialises out of your first proper contact with the tax authority, and until it does, a surprising number of doors stay shut: you can't file online, you can't open your personal tax space, and you can't use tax as your FranceConnect identity. So it's worth getting deliberately and early, rather than discovering you need it at the worst possible moment.

The good news is that it's genuinely free, reasonably quick by French standards, and there are three separate routes to it, so you can pick whichever suits your French, your patience, and your deadline.

13 digits	~August	3	Free
The length of a numéro fiscal	When year-one filers get theirs	Routes to request one	It never costs anything to obtain

What the number actually is

Your *numéro fiscal* — also called the *numéro fiscal de référence* or SPI — is a thirteen-digit identifier unique to you as a taxpayer. It appears on your tax assessments, on correspondence from the *fisc*, and inside your online tax account once you have one. Everyone in a household who is taxed has their own; couples filing jointly each keep an individual number even while submitting one return. It stays with you for life, so the effort of getting it is a one-time cost.

Crucially, it is *not* the same as your *numéro de sécurité sociale*, the fifteen-character social-security number that governs healthcare. British arrivals routinely muddle the two, hand the wrong one over, and cause themselves a small delay. The rule of thumb: tax number for anything to do with *impôts*; social-security number for anything to do with *Assurance Maladie*, Ameli and the **carte Vitale**. They come from different offices and arrive on different timelines.

Where to find it once you have it

If you suspect you already have a number — perhaps you've had any contact with the French tax system at all — it's worth checking before you request a new one, because having two records is a nuisance to untangle. The *numéro fiscal* is printed in a few reliable places: the top of any *avis d'impôt* (tax assessment) you've received, the front page of a pre-filled paper declaration, and, once you have an online account, prominently inside your *espace particulier* on impots.gouv.fr. It always runs to thirteen digits and conventionally begins with a 0, 1, 2 or 3. If you find one already issued to you, use that; don't apply afresh.

Resident, non-resident, and why it matters here

One distinction shapes which office deals with you and how. If you *live* in France — the ordinary case for someone who has moved here — you are a tax resident, you'll declare your worldwide income, and your local *centre des finances publiques* is your point of contact. If instead you own a French property or earn French income but live abroad, you're a non-resident, and a dedicated service for non-residents (the *Service des impôts des particuliers non-résidents*) issues and handles your number. The routes below assume you're resident, which is what most people reading this will be; if you're the non-resident sort, the online contact form is usually your cleanest path, and you say so on it.

This matters because handing your file to the wrong office is a classic source of delay. A newly arrived resident who contacts the non-resident service, or vice versa, can find their request bouncing between departments for weeks. Be clear, on any form or at any counter, that you now live in France and give your French address — that single fact routes you correctly.

Three routes to a first numéro fiscal, all converging on the same 13-digit number and the online account it unlocks.

The three routes, and which is yours

All three lead to the same thirteen digits; they differ only in speed and effort. Open the one that fits your situation.

MOST COMMON **Route 1 — file your first tax return (the default)**

In your first year you file on paper, and the assessment that comes back around August carries your brand-new *numéro fiscal* on it. For most arrivals this is simply how the number appears — you don't request it separately, you earn it by declaring. Attach copies of your ID to the paper return so the office can match you to a record. The catch is timing: you file in spring, the number lands in late summer, so if you need it sooner, use one of the other two routes.

FASTEST **Route 2 — ask your local tax office in person**

Walk into your *centre des finances publiques* — the local tax office, findable on impots.gouv.fr — with your passport and a proof of address, and ask to be issued a *numéro fiscal*. Staff can create a record for you on the spot or shortly after. This is the fastest route if you're comfortable doing it in French, and a surprising number of offices are helpful once you're standing in front of them.

FROM HOME **Route 3 — the online contact form**

On impots.gouv.fr, open the contact section: choose *particulier*, then *accéder*, and work down to the option that says, in effect, 'I don't have a tax number' (*je n'ai pas de numéro fiscal*). You'll complete a short form and upload copies of your ID. The number then arrives by post or secure message, typically within a few weeks. Good if you can't get to an office and don't yet have a return to file.

Turning the number into an online account

Getting the number is half the job; the other half is using it to open your *espace particulier* — your personal online tax space — because that's what unlocks online filing, your payment history, and tax-as-a-FranceConnect-key. To create the account you need two things: the *numéro fiscal* itself, and an online access code (the *numéro d'accès en ligne*) which is printed on the front of the paper tax forms and on your assessment. With both in hand, you register on impots.gouv.fr, set a password, and you're in.

From that point, two nice things follow. First, filing moves online from your second year onward, which is far quicker than paper. Second — and this is the part people underrate — your tax login becomes one of the handful of accounts that can power FranceConnect, the single sign-on for a thousand government services. In other words, the humble tax number you chased for a tax return quietly becomes a master key for healthcare, pensions, your residence-permit portal and much else besides.

The household — your foyer fiscal

France taxes by household, the *foyer fiscal*, not purely by individual, and this quietly affects the number question for couples and families. A married couple or those in a ***PACS*** generally file a single joint declaration, yet each adult still carries their own personal *numéro fiscal*. Children and dependants are attached to the household rather than issued their own numbers until they file in their own right. The practical upshot for a couple moving together: you each need to secure your own number, but you'll declare as one unit. Don't let one partner's number stand in for both when an office or a website asks specifically for yours.

This household logic also explains a wrinkle new arrivals notice: the way France works out your tax rate looks at the whole household's income and circumstances, which is why even income taxed elsewhere (a UK government pension, say) has to be declared here — not to be taxed twice, but so the household rate is calculated correctly. The number is simply the thread that ties you to that household record.

THE ORDER THAT SAVES A MONTH

Get the number before you need to file, not because you're filing

Because the paper-return route only surfaces your number in August, arrivals who wait until tax season to think about it can find themselves needing the number for something *else* — a FranceConnect login, an official form — months before the *fisc* would otherwise issue it. If you know you'll want it early, use Route 2 or 3 to request it directly rather than waiting for a return to generate it. A twenty-minute errand now spares a summer of "I can't proceed without a tax number I don't have yet."

Common snags

A few things reliably go wrong, and all are avoidable. The first is **the ID mismatch**: if the name on your ID doesn't exactly match what you write on a form — a missing middle name, an anglicised accent — the office can struggle to create or find your record. Match your passport exactly. The second is **the wrong number handed over**, the tax-versus-social-security muddle above. The third is **assuming it's instant**: even the quick routes take days to weeks, so build in time. And the fourth, particular to couples, is **each person needing their own**; don't assume one number covers a household.

If you hit a genuine wall — no response to a contact form, an office that can't find you — the fix is almost always a polite in-person visit to the *centre des finances publiques* with your passport and a proof of address. French tax offices have a reputation, but on this particular errand they are usually more helpful than their reputation suggests, precisely because issuing a taxpayer a number is squarely in their interest.

Get it early, keep it somewhere permanent, and use it to open your online space the moment you can. It's a small key, but a great many larger doors turn on it.

STRAIGHT FROM THE SOURCE

Your tax number and online account live on impots.gouv.fr; the general rules on the numéro fiscal and first declaration are on service-public.fr.

Routes, timelines and the online account steps described here are current for 2026 and drawn from official and specialist sources, but French tax administration varies by office and changes over time. Pimpernel are not accountants or tax advisers. Confirm the current process on impots.gouv.fr or with a qualified cross-border accountant before acting. This guide is general information, not tax advice.

LIBRARY · TAX

Your first French tax return: the British arrival's survival guide

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · TAX

Your first French tax return: the British arrival's survival guide

Everyone who lives in France has to file — even in your first year, even if all your income is a UK pension already taxed at home, even if you owe nothing. The good news: the treaty is on your side, the first bill usually arrives a year late, and once you understand the shape of it, it's far less frightening than the forms suggest. Here's how the first one really works in 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

THE SHORT VERSION

- → **If you live in France, you must file a French tax return** — declaring your *worldwide* income, including UK pensions and income already taxed in Britain. Filing is not the same as paying: many arrivals declare a lot and owe little or nothing.
- → **Your first return is almost always on paper.** To file online you need three numbers you don't have yet, so year one means the paper formulaire 2042 (plus annexes). From year two you're online.
- → **The 2026 deadlines** (declaring 2025 income) are **19 May** for paper, and **21 May / 28 May / 4 June** online depending on your département.
- → **UK pensions split three ways under the treaty.** State and most private pensions become taxable in France; UK *government* pensions (NHS, teacher, civil service, forces, police) stay taxable in the UK — but you still declare them here.
- → **You must declare every foreign account** — including a dormant UK current account, an ISA, or a Revolut/Wise app — on form 3916. The fine for forgetting is **€1,500 per account, per year**.
- → **An S1 form is worth real money.** If your healthcare is charged to the UK, you're exempt from most social charges: no CSG/CRDS on your pension, and 7.5% instead of 17.2% on investment income.
- → **Expect a lag, then a catch-up.** You usually pay no French income tax in year one, then instalments begin the following autumn — sometimes bundling a few months at once.

Of all the French admin a British arrival has to face, the annual tax return is the one that generates the most quiet dread — and the most misinformation over a glass of something at the local *marché*. "You don't need to bother in your first year." "My pension's taxed in England, so France isn't interested." "ISAs are tax-free, obviously." Every one of those is wrong, and each can cost you. So let's take it slowly, in the order it actually happens.

The single most important thing to understand up front is that **filing and paying are two different acts**. France asks residents to *declare* their entire worldwide income every spring. That's a disclosure exercise, and it's compulsory. What you then *owe* is a separate question, settled by the France–UK double-tax treaty, and for a great many British retirees the answer is "less than you feared, and sometimes nothing at all." Declaring is not the same as being taxed twice. Hold that thought — it defuses most of the panic.

Do you even have to file? (Almost certainly, yes)

France decides you're tax-resident — *domicilié fiscalement en France* — if you meet **any one** of four tests: your home (*foyer*) is here, you spend most of your time here (the "183 days" rule), your main work is here, or the centre of your economic interests is here. Crucially, you only need to trip *one* wire. A retired couple who move their home to the Tarn are resident from the day they arrive under the *foyer* test — they don't get to wait until they've clocked up 183 days.

THE ASSUMPTION THAT COSTS PEOPLE MONEY

"My pension is taxed in the UK, so I don't file in France"

This is the most expensive myth in the British-in-France canon. Residency, not where a particular income is taxed, decides whether you file. A UK government pension stays taxable in Britain — and you *still* have to put it on your French return, because France needs it to work out the rate that applies to the rest of your income. Skipping the return altogether because "it's all taxed at home" is how people end up with a late-filing problem they never needed.

In your **year of arrival**, France only taxes you on income from the date you became resident — not the whole year. Income you earned in the UK before you packed the removal van generally stays outside the French net. After that first part-year, you're declaring worldwide income for the full calendar year, every year.

Why your first return is on paper

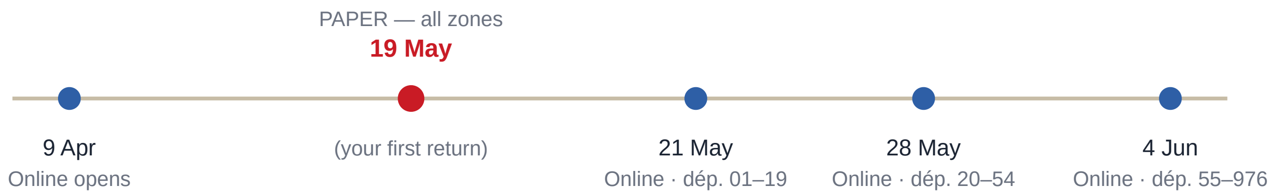
France's online system is genuinely good — but you can't get into it in year one. Logging in needs three identifiers: a *numéro fiscal*, a *numéro d'accès en ligne*, and last year's *revenu fiscal de référence*. A brand-new arrival has none of them, because you've never been assessed here. So the first return is done the old-fashioned way, on the paper *formulaire 2042*, posted to the *Service des Impôts des Particuliers* (SIP) for your commune.

That first paper return is what breaks the chicken-and-egg. Once the SIP processes it, they issue your *numéro fiscal*, and the resulting *avis d'impôt* hands you the two other numbers you need. From **year two onward you file online** — and once you have internet access, online is mandatory. Some tax offices will, if you ask nicely and early, issue a *numéro fiscal* in advance so you can go straight online even in year one; it varies office to office, so treat paper as the reliable default and a pleasant surprise as the exception.

The 2026 calendar

The 2026 season covers the income you received in 2025. The online service opened on 9 April 2026, and the deadlines are staggered so the whole country doesn't file on the same night:

The 2026 filing window (for 2025 income)

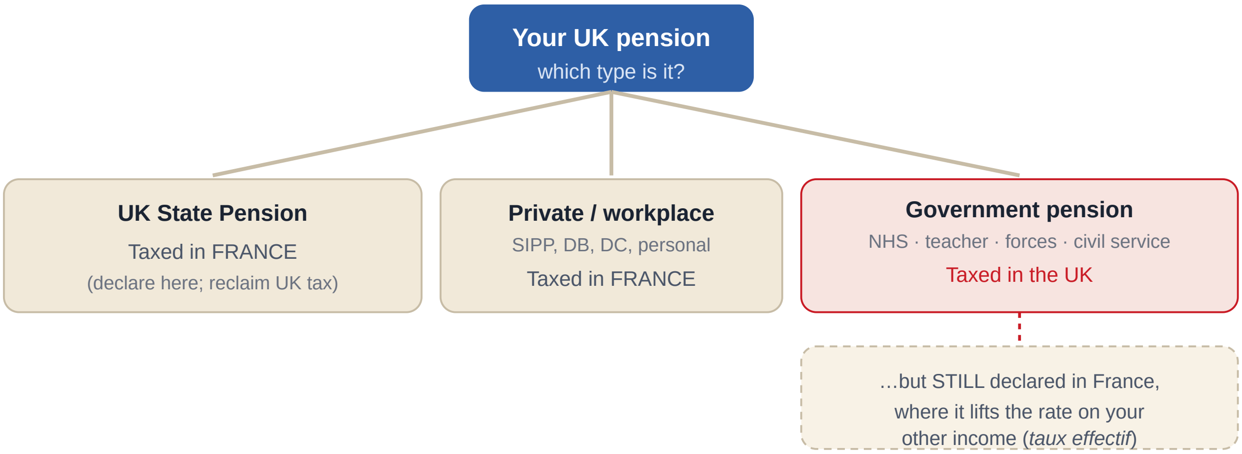


Paper filers — which includes most first-timers — work to the 19 May date whatever their département. Online deadlines run later, by zone.

Miss the date and you'll face a late-filing surcharge, so if your first year is paper, post it well before 19 May and keep proof of postage — the postmark counts.

UK pensions: how the treaty carves them up

This is the heart of it for most British arrivals, and the part worth reading twice. The France–UK double-tax treaty (signed 2008) sorts your UK pension income into three boxes, and which box a pension falls into decides *which country* taxes it.



Everything goes on form 2047 first, then flows onto your 2042.

The government-pension branch is the one people misread: taxable in Britain, yes — but never left off the French return.

So, in plain terms: your **UK State Pension** and **most private or occupational pensions** become taxable in France, at French rates. To stop the UK taxing them as well, you file HMRC's *France-Individual* form, which switches off UK PAYE and lets France tax them instead. Your **UK government or civil-service pension** — NHS, teacher, armed forces, police, local authority, civil service — stays taxable in Britain. But you still write it on your French return, because France uses it to calculate the *taux effectif*: the effective rate it then applies to the rest of your income. The government pension itself isn't taxed twice; it just nudges the rate on everything else upward.

Mechanically, all of this foreign income lands first on *form 2047* (foreign income), then flows onto the main *2042*. The government-pension credit is reported at box **8TK**. You don't need to memorise the box numbers — but you do need to know the income exists and belongs on the form.

Declaring your UK accounts: the €1,500 trap

Here's the one that catches the most careful people. As a French resident you must declare **every** foreign account you hold, use, opened or closed during the year — on *form 3916* (and *3916-bis* for app-based and crypto accounts). Not just the account your pension lands in. The dormant UK current account you keep "just in case." The old building-society savings book. The Revolut or Wise app you use for transfers. The ISA. All of them.

THE NUMBER THAT FOCUSES THE MIND

€1,500 per undeclared account, per year

Forget to list an account and the standard fine is €1,500 — for each account, for each year it went undeclared. Where an account tops €50,000, the penalty can be 5% of the balance instead. And non-declaration stretches the tax office's reassessment window from three years to ten. It costs nothing to list an account and it's catastrophic to hide one, so when in doubt, declare it. While we're here: a UK ISA is *not* tax-free in France — the wrapper simply isn't recognised — so its income and gains are taxable and the account is declarable like any other.

The bit that saves you money: social charges and the S1

Income tax is only half the picture in France; there are also **social charges** (*prélèvements sociaux* — CSG, CRDS and friends). And this is where British retirees have a quietly valuable advantage that many don't claim.

Under the European coordination rules that the Brexit Withdrawal Agreement preserves, **if your healthcare is the responsibility of another state — that is, if you hold a UK-issued S1 form** because your NHS-funded cover is charged to Britain — then you're exempt from CSG and CRDS on your pension. In practice that means an S1 holder pays **no social charges at all on UK pension income**. And on investment or rental income, the S1 knocks the social-charge rate down from the full **17.2%** to just the **7.5%** solidarity levy. That's not a rounding error — on a decent investment portfolio it's a meaningful sum every year. Make sure your return reflects your S1 status.

Why year one feels oddly quiet — then doesn't

France collects tax at source (*prélèvement à la source*) — but there's no French payer to withhold anything from a UK pension. So for a new arrival, nothing is deducted during the first year. You typically pay **no French income tax in year one**. Then, once your first return is processed and your *avis* is issued (usually the following late summer), the tax office sets up monthly or quarterly instalments — *acomptes* — drawn straight from your French bank account. The first of these can feel steep, because it may bundle several months of catch-up at once. It's not a penalty; it's simply the system starting late and squaring up. Budget for it and it won't sting.

The first-timer mistakes, gathered in one place

To save you the pain of learning these the hard way: don't skip the return because you're new or because your pension is UK-taxed — everyone resident files. Don't try to file online in year one and then miss the deadline when the login won't work — go paper. Don't forget *form 3916* and a stray account. Don't leave your government pension off the return just because Britain taxes it. Do file HMRC's *France-Individual* form so you're not paying UK tax on income France should be taxing. Do claim your S1 exemption from social charges. Do convert sterling to euros using the year's official rate. And do expect the payment lag, so the autumn *acompte* doesn't ambush you.

None of this is a substitute for a good accountant in your first year or two — a cross-border specialist will pay for themselves by getting the treaty positions and the social-charge exemptions right from the start. But walking in understanding the shape of it means you'll know whether the advice you're getting is sound, and you won't sign up to be taxed twice on anything.

> This guide offers practical, general information, not tax, legal, or financial advice. Pimpernel are not accountants, notaires, or tax advisers. French tax residency, the France–UK treaty, social charges, filing dates, and the figures quoted change, and how they apply depends entirely on your own circumstances — your residence, your income mix, your S1 status, and your family situation. Deadlines and thresholds shift each year, so always confirm the current figures on impots.gouv.fr and take advice from a qualified cross-border accountant before acting.

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LIBRARY · EVERYDAY ADMIN

The letter decoder: what that French envelope actually wants from you

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LIBRARY · EVERYDAY ADMIN

The letter decoder: what that French envelope actually wants from you

Something official has landed on the doormat, it's in dense administrative French, and it may or may not be important. Welcome to a rite of passage. This is a plain-English decoder for the letters a Briton in France actually receives — what each one is, who sent it, and, above all, what you have to *do* and by when. Bookmark it; you'll be back.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

THE SHORT VERSION

- → **Most French official post is a bill, a request, or a summons.** The trick is telling which — and reading the deadline, which is usually the most important line on the page.
- → **A few words signal real urgency:** mise en demeure, sous peine de, à défaut de, majoration, and anything from a commissaire de justice. These mean act now.
- → **A registered letter** (lettre recommandée avec accusé de réception) is legally significant — the date you receive it starts deadlines running. Don't ignore or refuse one.
- → **Tax season lands in autumn:** taxe foncière is due around 15 October; the income-tax balance is collected from late September. **Taxe d'habitation is gone on main homes** — only second homes still pay.
- → **Watch for the URSSAF health-contribution letter (CSM)** around November if you live off investments rather than a pension — though pensioners and **S1** holders are generally exempt.
- → **Utility "régularisation" bills** are the annual reconciliation — sometimes a refund, sometimes a shock catch-up. You can ask to pay in instalments.
- → **Fines and parking charges reward speed:** pay a driving fine fast for the reduced rate; a parking FPS must be contested within one month via a specific procedure.

There's a particular sinking feeling reserved for the moment a stiff official envelope arrives and you realise you're going to have to translate your way through half a page of *nonobstant* and *le cas échéant* before you know whether to panic. The reassuring news is that French administrative letters, for all their gravity, follow patterns. Once you can place a letter into the right family and find its deadline, ninety per cent of the dread evaporates. So let's build you a decoder.

Start with the universal skill: **find the urgency and find the date.** French officialese telegraphs how serious it is through a small vocabulary of trigger phrases. Learn these and you can triage any envelope in ten seconds.

Reading the urgency of a French letter

Routine — note it

relance · invitation à régulariser · récépissé · attestation

a reminder, a receipt, or proof of something — keep it, no crisis

Deadline — act before the date

date limite de paiement · à régler avant le · majoration · pénalités

a firm deadline; miss it and money is added on top

Serious — act now

mise en demeure · sous peine de · à défaut de · commissaire de justice

formal legal demand or enforcement — respond immediately, pay or contest

Two more signals cut across all three bands: a *lettre recommandée* (registered letter) means the clock starts on the day you sign for it, and *vous êtes convoqué(e)* means a mandatory appointment.

With that toolkit, here's the decoder proper, by sender.

From the tax office (impôts)

The **avis d'impôt sur le revenu** is your income-tax assessment, arriving in your online space around late July. Most of the tax is already collected at source; any remaining balance is taken automatically from your registered account from **late September** (in a single debit if it's €300 or less, spread across four if it's more). The phrase *montant restant à payer* means you owe a bit more; *montant qui vous sera remboursé* is the happy one — a refund.

Don't confuse that with the **avis de situation déclarative** (*ASDIR*), which is *not* a bill. It's the summary produced right after you declare, and it's gold as a proof-of-income document — landlords, banks and the préfecture all ask for it. Keep it handy.

In autumn comes the **taxe foncière**, paid by whoever *owns* a property on 1 January. The 2026 deadline is **15 October** (a few days' grace if you pay online); miss it and a 10% *majoration* is added. Buried inside that same bill is often the **taxe d'enlèvement des ordures ménagères** — the rubbish-collection charge — so you pay it together, no separate action.

GOOD NEWS THAT'S EASY TO MISS

A taxe d'habitation bill on your main home is probably a mistake

The *taxe d'habitation* was abolished on main homes back in 2023 — if you own and live in one French home, you don't pay it. It survives only on **second homes** and furnished non-primary dwellings (and there are separate taxes on vacant property). So if a demand for taxe d'habitation lands for your *main* residence, it's very likely an error worth querying through your online messaging. And while we're clearing up confusion: the old TV licence (*redevance audiovisuelle*) was scrapped in 2022 — ignore any modern demand claiming one.

From the health system (CPAM / Assurance Maladie, and URSSAF)

Letters from **CPAM** (via ameli.fr) are usually about your **carte Vitale** — issuing it, updating it, or asking for a document or photo — or they enclose an **attestation de droits**, the paper proof of your health coverage that mutuelles and employers ask for. Neither is alarming; just supply what's requested to keep your reimbursements flowing.

The one health-related letter that surprises Britons comes not from CPAM but from **URSSAF**, usually around November: the **cotisation subsidiaire maladie** (CSM, sometimes nicknamed the "PUMA tax").

THE LETTER EARLY-RETIREES DON'T EXPECT

The CSM — a health contribution on your capital, not your pension

If you're covered by the French health system but live largely off **investment income rather than earnings**, URSSAF can bill you a contribution. In 2026 it broadly bites when your earned income is below about €9,612 and your capital income tops €24,030, at 6.5% on the excess. That profile fits some early-retired Britons living on savings — but importantly, **pensions are excluded from the calculation**, so those on a state or occupational pension, and S1 holders, are generally *not* liable. If a CSM demand arrives and you think you're exempt, check and contest it with URSSAF rather than just paying.

From the préfecture (and OFII)

The residency letter of the moment is the **Withdrawal Agreement card renewal**: the five-year cards issued in 2021 start expiring in 2026, so many Britons are getting reminders. Apply **three months before expiry**, online. Other residence cards (like the "visiteur" permit for non-working retirees) have their own window — apply at the earliest four months and at the latest two months before expiry, or risk a €180 penalty on top of the fee.

A **convocation** is a summons to attend in person — for biometrics, to collect a card, or for an interview. The words *vous êtes convoqué(e)* mean turn up on the exact date with every listed document; miss it and your file can stall for months. Meanwhile a **récépissé** is your friend: it's the receipt proving your application is registered, and it **legally lets you stay** — and often keep working — while your card is processed. Keep it safe, especially for travel. Newcomers may also hear from **OFII** about validating a visa or attending an integration appointment; do it within the stated window.

From the utilities and around the home

The classic here is the EDF or Engie **facture de régularisation** — the annual reconciliation. If you pay a fixed monthly estimate, once a year the supplier compares estimate against your actual metered use. Sometimes that's a refund; sometimes it's a catch-up bill that can genuinely startle. Two rights are worth knowing: you can ask to **pay a large balance in instalments** (an *échéancier*), and you can ask to have your monthly amount re-estimated so it doesn't happen again. Submitting your own meter readings helps keep the estimates honest.

The serious ones: debt and enforcement

Now the letters that genuinely matter, in escalating order. A **relance** is a gentle first reminder that something's overdue — pay or query it and it goes away. A **mise en demeure** is a different animal: a *formal legal demand* to pay or act by a set date, usually sent by registered post, and it's the step before court or enforcement. The phrases *sous peine de* ("failing which…") and *à* *défaut de paiement* tell you consequences follow. Don't ignore it — pay, or contest it in writing if you dispute it.

THE ONE LETTER NEVER TO LEAVE ON THE SIDE

Anything from a commissaire de justice

The profession once called *huissier de justice* is now the *commissaire de justice* — you'll see both terms. A letter or formal *acte* from one means the matter has reached **enforcement**: this is the stage of *commandement de payer* (formal order to pay) and, if ignored, *saisie* (seizure). Respond immediately — negotiate a payment plan or contest it — but never file it under "later." Related: a *lettre recommandée avec accusé de réception* is legally tracked, and refusing to sign for it doesn't stop the deadlines it triggers.

From the road: fines and parking

A driving fine — **avis de contravention** — rewards speed. Pay quickly for the *amende forfaitaire minorée* (reduced rate, within about 15 days, or 30 if you pay electronically); pay at the normal rate within 45 days; leave it and it becomes the *amende forfaitaire majorée* (increased). You can also contest online within the deadline. British-plated drivers are pursued across borders now, so don't assume a French fine evaporates at Calais.

A parking **forfait post-stationnement** (FPS) is not technically a fine but a fixed charge for not paying (or underpaying) at the meter. Pay within three months (often a reduced rate if you're very prompt), or a €50 *majoration* is added. Crucially, to contest an FPS you must file a specific administrative appeal — the *RAPO* — **within one month**; you can't skip straight to a tribunal. And after buying a vehicle, ANTS/France Titres correspondence about your ***carte grise*** ties to a one-month deadline to register it in your name.

From CAF

CAF sends benefit decisions (*notifications de droits*), but the one to watch is the **trop-perçu** or *indu* — CAF says it overpaid you and wants it back, often after a change you didn't declare. If you're still claiming, it's usually recovered from future payments; if not, you repay directly, and you can request a payment plan or, in hardship, a partial waiver. To contest, you write to the *commission de recours amiable* within two months — though asking for a plan or waiver implies you accept the debt, so decide which you're doing first.

That's the map. No single letter on this page is worth losing sleep over once you can name it, place it, and read its deadline — which is now a skill you have. When one truly baffles you, the move is always the same: identify the sender, find the date, look for the urgency words above, and deal with it before that date rather than after. France rewards the prompt and penalises the procrastinator, and now you know which is which.

Pimpernel

LIBRARY · MONEY & PROPERTY

Opening a French bank account: the British arrival's guide

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · MONEY & PROPERTY

Opening a French bank account: the British arrival's guide

You'll need a French account for almost everything — rent, utilities, your carte Vitale reimbursements, CAF, taxes. The catch is a chicken-and-egg problem that trips up nearly every British newcomer. Here's how to get banked in 2026 without losing your mind.

Written by the Pimpernel team · Updated for 2026 · About an 8-minute read

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THE SHORT VERSION

→ **You almost certainly need a proper French account.** Not just for a card — for the **RIB** that sets up rent, utilities, direct debits and receives CAF and healthcare reimbursements.

→ **The chicken-and-egg problem is real.** Traditional banks want proof of a French address; you often can't prove an address until you've rented; and some landlords and utilities want a French account first. There are ways round it.

→ **Britline is the British shortcut.** Crédit Agricole's English-language service opens a full French account remotely, from a UK address, in English — the one traditional bank built for exactly this problem.

→ **Wise, Revolut and N26 are bridges, not the destination.** They open in ten minutes and are brilliant for moving money — but their IBANs aren't French, and some French systems (notably CAF and a few landlords) still balk at them.

→ **Nickel gets you a French IBAN in minutes at a tabac** if you're already in France and need one fast — no income or address hurdles.

→ **The online banks are cheapest** (Boursobank, Fortuneo, Hello bank!, BforBank — all €0/year) but usually want an existing French IBAN to open, so they're a *second* account, not your first.

→ **You have a legal right to a basic account.** If you're refused, the droit au compte forces the Banque de France to designate a bank that must take you.

Of all the early admin jobs, opening a bank account sounds like it should be the easy one. It usually isn't — not because the banks are hostile, but because of a genuine circularity that catches almost every British arrival. Let's name it, then walk through the ways round it, because once you see the shape of the problem the solution is straightforward.

Why you need one at all

You might wonder whether your UK account, or a shiny multi-currency app, will just do. For spending, largely yes. For *living* here, no. The thing that matters isn't the card — it's the *RIB* (*relevé d'identité bancaire*), the little slip carrying your French IBAN that France runs on. Your landlord wants it to take rent. EDF, your water company and your internet provider want it to set up *prélèvements* (direct debits). CAF pays housing aid into it. The *Assurance Maladie* refunds your medical costs to it. The *impôts* take your taxes from it. A French IBAN is the plug that connects you to the mains.

The chicken-and-egg problem

Here's the circularity. A traditional French bank will ask for a *justificatif de domicile* — proof of a French address, less than three months old, typically a utility bill or your rental contract. But you've just arrived. You may not have rented yet. And to rent, or to open the utility account that would *give* you that bill, the other side often wants… a French bank account. Round and round.

WHY THIS CATCHES BRITISH OWNERS OUT

Before Brexit, a British passport plus an EU-citizen's freedom of movement smoothed a lot of this. Now you're a third-country national, banks apply their compliance checks more rigidly, and the address proof is enforced more strictly than the friendly forum posts from 2018 suggest. The workarounds below exist precisely because the front door got heavier.

There are three honest ways through: the British-specific remote option, the neobank bridge, and the instant-IBAN fallback. Most people end up using two of them together.

Route one: Britline — the British shortcut

If there's a hero in this story for British readers, it's **Britline**. It's the English-language arm of *Crédit Agricole* (run out of Normandy), built specifically for British and Irish customers, and it's the one traditional French bank that will open you a *full* French account — real FR IBAN, cheque book, cards, the lot — **remotely, from a UK address, entirely in English**. For someone still packing boxes in Britain, that's close to magic: you can land in France with a working French account already in hand, which quietly dissolves the whole chicken-and-egg problem.

Britline is widely described as the only bank that will open an account while you still have only a UK, Irish or French address and are tax-resident in one of those countries. The application takes around fifteen minutes; you'll need your passport, proof of your home address, and proof of tax status. Fees are ordinary Crédit Agricole fees — this is a proper bank, not a free app — but the English service and remote opening are worth real money in saved grief.

Route two: the neobank bridge (Wise, Revolut, N26)

The app banks open in about ten minutes with just a passport and your home address, and they're superb for the money-movement side of a move: holding both GBP and EUR, converting at the real exchange rate (Wise especially), and spending on day one. Treat them as a **bridge** — the account that keeps you liquid while your proper French account is being set up.

> **THE WRINKLE THAT MATTERS**
>
> Their IBANs aren't French. Wise gives you a Belgian (BE) IBAN, Revolut a Lithuanian (LT) one, N26 a German (DE) one. Under EU rules, French companies and public bodies are *supposed* to accept any SEPA IBAN for transfers and direct debits — and mostly they do. But in practice a handful of the systems you most need, **CAF above all**, and the occasional old-fashioned landlord or *syndic*, still quietly reject a non-French IBAN. This is why a neobank alone often isn't enough, and why you'll want a genuine FR IBAN in hand too.

Route three: Nickel — a French IBAN in minutes

If you're already on French soil and need a real FR IBAN *fast*, **Nickel** is the pragmatic trick. You open it in about ten minutes at a *bureau de tabac* — the corner tobacconist — for around €25 a year, with no income test and famously low barriers (it'll even take customers other banks have turned away). It's not a full-service relationship bank, but it hands you a French IBAN that CAF and landlords will accept, which is sometimes exactly the missing piece.

Route four: the cheap online banks (a little later)

France's online banks — **Boursobank** (the biggest), **Fortuneo**, **Hello bank!**, **BforBank** — are excellent and mostly **free** (€0/year, free Visa). The snag for a newcomer is that many of them want an *existing French IBAN* to verify you when you open. That makes them a brilliant *second* account to graduate to once you're settled — lower fees than the traditional banks — rather than the one you open in week one.

La Banque Postale and the walk-in option

Once you do have a French address, the ordinary high-street route opens up. *La Banque Postale* (the post office's bank) is often the most accessible to newcomers, with a statutory duty to provide basic banking that makes a flat refusal legally awkward. The big networks — Crédit Agricole, BNP Paribas, Société Générale, LCL — will all open accounts in branch; BNP Paribas and CCF (the former HSBC France) also run dedicated English-speaking international services. Walking into the branch nearest your French property, documents in hand, still works well, particularly in areas used to British buyers.

What to take with you

- **Photo ID** — your UK passport. (A UK driving licence won't do as standalone ID.)
- **Proof of a French address** (justificatif de domicile) — rental contract, a utility bill under three months old, or an attestation d'hébergement (a letter from whoever's putting you up, plus *their* ID and address proof) if you're staying with someone.
- **Proof of residence status** — your long-stay visa or **titre de séjour**. As a post-Brexit third-country national, expect this to be asked for.
- **Proof of income** — an employment contract, pension statement or recent bank statements. Not always required, but smooths premium accounts and reassures a cautious branch.
- **A tax number** — some banks ask for your home-country tax reference (your UK UTR or NI number). Handy to have written down.

One practical tip: if any document isn't in French, a certified translation of the key ones (proof of address, employment letter) heads off delays. And gather everything *before* the appointment — French account-opening is a documents exercise, and a complete file is the difference between "done today" and three weeks of back-and-forth.

If you're refused: the droit au compte

A bank is legally free to turn you down without giving a reason — but it must, if you ask, hand you a written *attestation de refus*. That slip is powerful: it triggers the ***droit au compte*** (right to an account). Take it to the *Banque de France*, and they will *designate* a bank that is then obliged to open you a basic account with essential services. Very few British arrivals need this backstop — but knowing it exists takes the fear out of a refusal.

The honest bottom line

For most British movers the winning combination is simple: a **neobank** (Wise or Revolut) open before you leave so you're never without money, and a **real French account** — Britline remotely if you want it sorted from the UK, or a high-street branch once you've got an address — for the FR IBAN that France actually runs on. Add **Nickel** as an instant-IBAN rescue if the timing gets tight. Get those in place and the rest of the admin has somewhere to plug into.

This guide offers practical, general information, not financial advice. Pimpernel are not financial advisers or bankers. Banks' policies, fees, and the documents they ask for change and vary by branch and by your own circumstances. Always check the current terms with the bank itself before applying.

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LIBRARY · MONEY & PROPERTY

Moving money to France: how not to lose thousands on the exchange rate

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · MONEY & PROPERTY

Moving money to France: how not to lose thousands on the exchange rate

Almost everyone moving to France sends a large sum across at some point — a house deposit, savings, or a monthly pension for the rest of their life. And almost everyone who uses their high-street bank to do it loses money they didn't need to, because the cost is hidden in the exchange rate where you don't think to look. Here's how moving money abroad actually works, where the money leaks, and how to keep thousands of pounds that would otherwise quietly vanish.

Written by the Pimpernel team · Updated for 2026 · About a 11-minute read

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THE SHORT VERSION

→ **The exchange rate is the real cost — not the fee.** A "no-fee" transfer with a poor rate can cost far more than a small fee with a good one. Compare the rate you're actually given against the real mid-market rate.

→ **High-street banks are the expensive default.** They bury a wide margin in the rate; on a large sum that's thousands lost.

→ **A regulated specialist currency service** quotes close to the real rate, charges little, and shows exactly what lands in euros. For anything big, it wins easily.

→ **You can fix a rate in advance** (a forward contract) for a future payment like a house completion — protecting you from a currency swing.

→ **Regular income too:** a monthly pension converted at a bad rate bleeds you for years — set up an automatic regular transfer at a good rate.

→ **Clean transfers also help prove** the stable resources your visa and renewals require.

Here is a quiet truth about moving to France that no estate agent will mention: the currency transfer can cost you as much as some of the taxes, and unlike the taxes, most of it is avoidable. The reason it goes unnoticed is that the loss doesn't arrive as a bill — it's baked silently into the exchange rate, so you never see the money you didn't get. Send £200,000 for a house through the wrong channel and you can be thousands of pounds worse off than the person next to you doing exactly the same thing through the right one. Since this is real money, for very little effort, it's worth ten minutes of understanding.

The rate
Where the real cost hides, not the fee

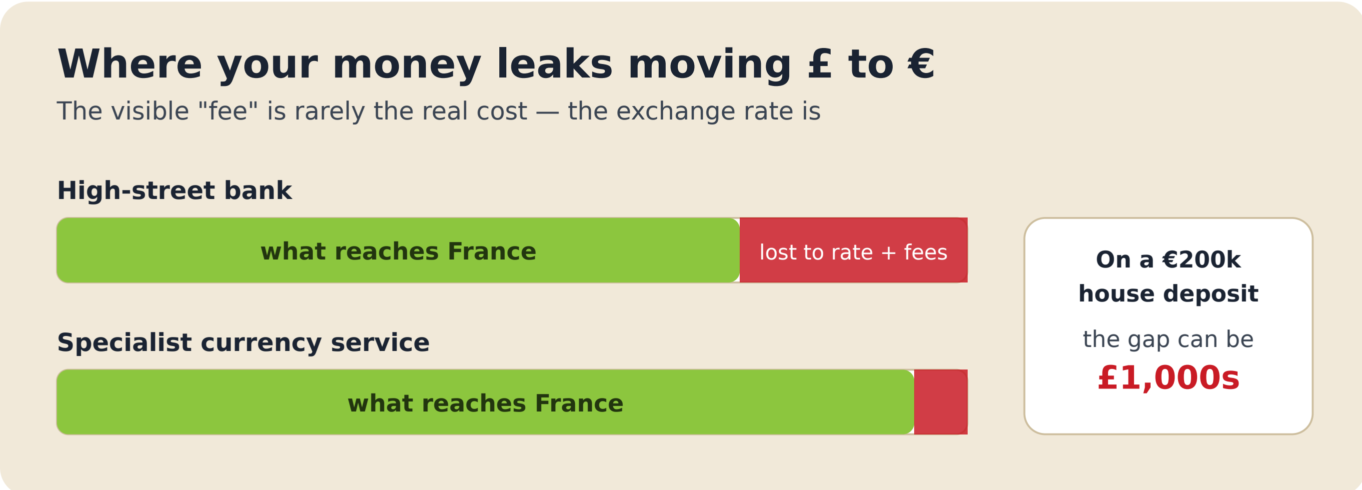
£1,000s
Typical loss on a house-sized transfer

0
Reasons to use a high-street bank for this

Lock-in
Fix a rate ahead for a future payment

How moving money abroad actually works

Four ideas explain the whole thing, and once they click you'll never overpay again. Open each.



Where the money leaks: a bank hides its profit in a poor rate, so less reaches France. A specialist quotes closer to the real rate.

THE KEY IDEA

The 'fee' is a distraction — watch the rate

When you send money abroad, the headline transfer *fee* is rarely where the money goes. The real cost is the **exchange rate** you're given versus the true 'mid-market' rate — the one you see on Google. A bank quoting 'no fee' can still take a fat margin by handing you a worse rate, and on a large sum that hidden spread dwarfs any visible fee. Always compare the *rate*, not the fee.

AVOID FOR BIG SUMS

Why high-street banks are the expensive option

Your UK high-street bank will happily move your money to France, and it's usually the **worst-value way to do it**. Banks build a wide margin into the exchange rate and often add a flat fee on top. For a coffee-sized transfer it barely matters; for a house deposit it can cost you thousands. This is the single most expensive default in the whole moving-money question.

THE BETTER TOOL

Specialist currency services — what they do differently

Dedicated foreign-exchange (FX) firms and modern money apps make their living on volume and transparency: they quote much closer to the real rate, charge low or no fees, and show you exactly what will land in euros before you commit. For anything beyond pocket money — and certainly for a property purchase — they routinely save far more than they cost. Look for one that's properly **regulated** (in the UK, authorised by the FCA) and holds client money separately.

FOR BIG FUTURE PAYMENTS **Fixing a rate ahead: the forward contract**

Here's a trick most people don't know exists. If you have a big payment coming — a house completion in three months, say — a specialist can let you **lock in today's exchange rate now** for that future date (a 'forward contract'). If the pound falls before completion, you're protected; you've fixed your euro price. For a property purchase, where a rate swing can move the cost by thousands, this is genuinely valuable certainty.

THE NUMBER THAT HIDES THE COST

Always compare against the "mid-market" rate

The mid-market rate is the real, honest exchange rate — the midpoint between buy and sell that you'll see if you type "GBP to EUR" into Google. Every provider gives you something *worse* than that; the question is only by how much. A good specialist might be a whisker off it; a high-street bank might be several percent off, which on a large sum is the thousands you never notice leaving. So before any transfer, glance at the mid-market rate, then look at what a provider is actually offering you. The gap *is* the cost — and now you can see it, you can shop it.

The moments that matter most

Not every transfer is worth agonising over — moving £50 for groceries, use whatever's handy. But three situations are where getting it right saves serious money. Open each.

HIGHEST STAKES **The big one: your property purchase**

This is where getting it right matters most. On a €200,000 purchase, the difference between a bank's rate and a good specialist's can be **thousands of pounds** — real money, for a few minutes' setup. Arrange your FX *before* you're up against the ***notaire***'s completion date, and consider fixing the rate ahead so a currency swing can't inflate your purchase at the last moment.

EVERY MONTH, FOREVER **Your regular income: pension or salary**

If you'll live on a UK pension or income paid in sterling, you'll convert money **month after month for years** — so a poor rate quietly bleeds you forever. Most specialists offer a **regular-transfer** setup that moves a fixed amount automatically at a good rate. Getting this right once pays off every single month you live in France.

DOUBLES AS EVIDENCE **Proving your resources for the visa**

A practical bonus: moving funds properly into a French account, with clean records, helps you **evidence the stable resources** the visitor visa and residence renewals ask for. Messy, expensive transfers help no one; a tidy trail from a reputable service does double duty as proof.

A quick word on safety

Because you're handing a stranger a large sum in transit, only use a service that's **properly regulated** — in the UK, one authorised by the Financial Conduct Authority (FCA) — and that holds client funds in **safeguarded, segregated accounts** separate from its own money. The reputable specialists all do this and will say so plainly; if a provider is cagey about its regulation, walk away. A good rate from an unregulated outfit is no bargain if the money doesn't arrive. Used sensibly, though, moving money to France is one of the few parts of the whole process where a little knowledge puts real cash straight back in your pocket.

STRAIGHT FROM THE SOURCE

Foreign accounts and transfers must be declared on your return at impots.gouv.fr; the reporting obligation is set out on service-public.fr.

This guide explains how currency transfer works in general terms; it is not financial advice, and Pimpernel are not financial advisers or FX brokers. Exchange rates move constantly and specific providers, rates and regulations change. Always confirm a provider's current regulatory status and terms, and take advice suited to your situation, before making a large transfer. This is general information only.

LIBRARY · PENSIONS

UK pensions in France: what British retirees need to know

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · PENSIONS

UK pensions in France: what British retirees need to know

Good news first: France is one of the countries where your UK State Pension keeps rising. The harder part is tax — where each of your pensions is taxed changes the day you become resident, and one well-known "tax-free" lump sum can stop being tax-free entirely. Here's the whole picture, in plain English, for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

THE SHORT VERSION

- **France is an "uprating" country — your State Pension isn't frozen.** Unlike Australia or Canada, the UK State Pension paid to a French resident rises each year with the triple lock. This is a genuine, valuable difference.
- **Where each pension is taxed changes when you become French-resident.** Your UK State Pension and most private/workplace pensions become taxable in *France*, not the UK — under the UK–France double tax treaty.
- **Government-service pensions are the exception.** NHS, civil service, military, police and teachers' pensions stay taxable in the *UK* — but you still declare them in France, where they affect your overall tax rate.
- **You must tell HMRC to stop taxing you at source.** Apply for an "NT" (no tax) code once you're French-resident, or you'll be taxed twice and have to claw it back.
- **The 25% tax-free lump sum is a classic trap.** Tax-free in the UK — but if you take it *after* becoming French-resident, France can tax the whole thing. Timing it around your move matters enormously.
- **The S1 shields your pension from social charges.** If you draw the UK State Pension, an S1 exempts your pension income from the ~9.1% French social charges — worth real money, and covered in our healthcare guide.
- **Voluntary National Insurance rules changed in April 2026.** Topping up your UK State Pension from abroad got harder — Class 2 is largely gone for overseas years; Class 3 only, and pricier.
- **This is the single best area to take advice on before you move.** Almost every costly mistake here is a timing mistake — and timing can only be fixed in advance.

Pensions are where a comfortable French retirement is either quietly secured or quietly eroded — and, like healthcare, it's an area where honest guidance is oddly scarce. The advice that exists tends to come from firms hoping to manage your money. So here's the plain version, with the genuinely important bits — the ones that turn on *timing* and *which type of pension you hold* — pulled to the front.

As with so much in cross-border life, the muddle comes from assuming the UK rules travel with you. They don't. Two things change the moment France becomes your home: **whether your pension keeps rising**, and **which country gets to tax it**. We'll take them in that order, then deal with the lump-sum trap that catches people out.

First, the good news: France doesn't freeze your pension

You may have heard horror stories about British pensioners in Australia or Canada whose State Pension is "frozen" — stuck forever at the rate it was when they moved, while UK residents get an annual rise. That's real, and it's brutal over time. But it is a **country-by-country rule**, and France is on the right side of it.

Because France is in the European Economic Area, the UK State Pension paid to a French resident is **uprated** every year under the *triple lock* — the higher of inflation, average earnings growth, or 2.5%. From April 2026 the full new State Pension is **£241.30 a week** (about £12,547.60 a year), and as a French resident you get each year's increase just as you would in Britain. Over a long retirement that compounding is worth tens of thousands of pounds compared with a frozen country. So on this point, you can relax — moving to France protects your pension's value rather than eroding it.

The part that changes: who taxes your pension

Here's the principle to hold onto. France taxes its residents on their **worldwide income** — so once you're French tax-resident, France in principle wants to tax all of it. But the **UK–France double tax treaty** overrides that for certain income, deciding which country actually gets each slice so you're never taxed twice on the same money. For pensions, it sorts them into two boxes.

Box one — taxed in France (most pensions)

Under the treaty, your **UK State Pension** and your **private and workplace pensions** — personal pensions, SIPPs, and most defined-contribution and defined-benefit occupational schemes — become taxable in **France** once you're resident, not in the UK. You declare them on your French return, converted to euros, and they're added to your other income and taxed at French rates.

One point that surprises people: despite its name, the **UK State Pension is not a "government" pension** for treaty purposes — it's treated as an ordinary pension and taxed in France like the rest.

Box two — taxed in the UK (government-service pensions only)

There's a specific carve-out for **government-service pensions**: pensions from public-service employment — **NHS, civil service, military, police, teachers, and other Crown service**. These stay taxable in the **UK**, even when you live in France.

But — and this trips people up — you still have to **declare them on your French return**. They won't be taxed again in France, but France uses them to work out your *taux effectif* (effective rate): the rate it applies to your French-taxable income is calculated as if the UK pension counted, which can nudge your other income into a higher band. So the government pension is "UK-taxed" but not invisible to France.

WHAT NOBODY TELLS YOU

You have to actively switch off UK tax — it doesn't stop by itself

UK pension providers deduct tax at source by default, and they keep doing it after you move unless you intervene. To stop it, you apply to HMRC for an **"NT" (no tax) code** for the pensions that are now France-taxable — done via the France–Individual double-taxation form, which your French tax office stamps to confirm your residency. Until that's processed, you're paying UK tax you no longer owe *and* declaring the same income in France — taxed twice, with a slow reclaim to follow. Sorting the NT code as soon as you're French-resident is the single most important admin step on this whole page.

The lump-sum trap — the one that genuinely costs people

This is the mistake worth crossing the room to avoid. In the UK you can usually take **25% of your pension pot as a tax-free lump sum** (the "pension commencement lump sum"). It's one of the most prized features of the UK system — and its tax-free status **does not survive the move to France**.

If you take that lump sum *after* you've become French tax-resident, France treats it as **ordinary taxable income** — potentially at marginal rates up to 45%, plus possibly social charges. The "tax-free" promise is a UK rule, and France simply doesn't recognise it. People who take their lump sum a few months too late, having already moved, can face a tax bill that would have been zero had they acted before leaving.

There are two ways to handle it, and both require forethought:

- **Take it before you go.** If you draw the tax-free lump sum while still UK tax-resident, it keeps its UK tax-free status. For many people, this is the clean answer — but it's a decision to make *before* the move, not after.
- **Use France's flat-rate option.** If you take your *entire* pension pot as a single lump sum (not in slices), France offers a fixed **7.5% income tax rate** on it (after a 10% allowance) under specific conditions — which can be very favourable. But it's all-or-nothing, condition-heavy, and needs proper structuring and documentation. Not a DIY move.

The thread running through both: this is a *timing* decision, and timing is the one thing you can't fix retrospectively. If a lump sum is part of your plan, it belongs in the conversation you have **before** you become resident.

WHAT NOBODY TELLS YOU

The S1 quietly takes the social charges off your pension

Income tax is only half the French deduction story — there are also *social charges* (CSG/CRDS), which can take around **9.1%** of pension income. But if you draw the UK State Pension and hold an **S1 form**, your healthcare is funded by the UK, and that exempts your pension from these charges entirely. It's the same S1 that gets you into the French health system — doing double duty. For a couple living on UK pensions, the exemption alone can be worth thousands a year. We cover how to get one in our healthcare guide.

Topping up your State Pension — the 2026 change

If you have gaps in your National Insurance record, you've long been able to pay **voluntary contributions** to boost your eventual State Pension — and for those abroad, the cheaper *Class 2* rate was often superb value. From **6 April 2026**, that changed: for overseas periods, voluntary Class 2 is generally no longer available, leaving the more expensive **Class 3**, and new applicants face a 10-year UK residence/contributions test. There are transitional rules for existing Class 2 payers, with their own deadlines.

The practical takeaway: if topping up your record is part of your retirement maths, **check your NI record early** (at gov.uk/check-national-insurance-record) and get advice on what you can still do — the cheap window has largely closed, and the remaining routes are time-sensitive.

A note on the French tax return itself

Once resident, you declare your worldwide pension income annually on the French return — UK pensions go on the foreign-income form (2047) and carry across to the main return (2042), converted to euros at the rate when received. Government-service pensions are declared in the section that applies the *taux effectif* rather than taxing them again. It's more involved than a UK return, and the first one especially is worth doing with help — getting the treaty treatment right from year one saves unpicking it later.

So, what should you actually do?

The headline reassurance stands: France won't freeze your pension, and the treaty means you won't be taxed twice. But three things genuinely need handling, and two of them only work if done in advance:

- **Before you move:** decide on any tax-free lump sum while it's still tax-free, and check whether topping up your NI record still makes sense under the new rules.
- **As you become resident:** apply for your NT code so HMRC stops taxing the pensions France will now tax, and — if you're at pension age — get your S1 to kill the social charges.

- **Each year after:** declare everything correctly, keeping government-service pensions in their own box.

This is the part of moving to France where a single conversation with a cross-border financial adviser or a French accountant, *before* you go, reliably pays for itself many times over — because nearly every expensive pension mistake here is a timing mistake, and timing is the one thing advice can still fix while there's road ahead of you.

This guide offers practical, general information, not financial, tax, pension, or legal advice. Pimpernel are not financial advisers, accountants, or tax specialists, and we have nothing to sell you. Pension taxation, the double tax treaty's application, French tax rates and social charges, National Insurance rules, and the figures quoted all change, and how they apply depends entirely on your own circumstances — your pension types, residence, age, income, and timing. Pension and lump-sum decisions can be irreversible and costly to get wrong. Always take advice from a qualified cross-border financial adviser, a French accountant, or HMRC before acting.

Pimpernel

LIBRARY · HEALTHCARE

French healthcare for British residents: how it actually works

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HEALTHCARE

French healthcare for British residents: how it actually works

France has one of the best health systems in the world, and as a resident you're entitled to it. But the route in depends entirely on your status — and pensioners have a quietly brilliant advantage that's worth thousands a year. Here's the whole picture, in plain English, for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Your GHIC/EHIC is not healthcare cover for living here.** It's for tourists and short visits only. Once you're resident, it stops being your answer — this is the single biggest muddle Britons arrive with.

→ **The state covers most, not all.** Public health insurance (l'Assurance Maladie) reimburses roughly 70% of a regulated tariff for most care. A mutuelle top-up covers the rest — almost everyone has one.

→ **How you get in depends on your status.** Pensioners use an **S1**; workers pay through payroll; everyone else affiliates to **PUMA** after three months' residence.

→ **The S1 is the pensioner's golden ticket.** If you draw the UK State Pension, the UK pays for your French healthcare — and it also exempts your pension from French social charges. That second part is worth real money.

→ **PUMA can carry a charge for the wealthy-but-not-working.** The cotisation subsidiaire maladie ("the rentiers' tax") hits residents with low earned income but high capital income. Pensioners are exempt.

→ **There's a new 2026 contribution for visitor-visa retirees.** A small annual healthcare fee now applies to PUMA users without an S1 — though the exact amount wasn't yet fixed as of spring 2026.

→ **The carte Vitale is the green card that makes it all automatic.** It can take months to arrive; budget for upfront payments and temporary cover in the meantime.

→ **Register a médecin traitant.** Skip this and your reimbursement drops from 70% to 30%. It's the easiest money you'll ever save.

Healthcare is the question we're asked about more than almost any other — and oddly, it's the one with the least good guidance out there. Property has **notaires** and agents; visas have immigration lawyers. But on healthcare, the only people offering to "help" are usually trying to sell you an insurance policy, which means the honest, disinterested explanation is strangely hard to find. So here it is, as plainly as we can put it, with the bits that actually matter to British residents — and especially to retirees — pulled out.

Start with the reassuring part: **the French system is genuinely excellent, and as a legal resident you are entitled to use it.** The anxiety nearly always comes not from the care itself but from the paperwork to get into it — and from one persistent misunderstanding we should clear up immediately.

The GHIC trap: what your card does and doesn't do

The old **E111** became the **EHIC** (European Health Insurance Card), and post-Brexit the UK issues its own version, the **GHIC** (Global Health Insurance Card). They're useful things to carry — but only for what they're actually for: **temporary stays**. A GHIC covers necessary medical treatment while you're visiting, on the same terms as a local, until you come home.

What it is *not* is a healthcare solution for living in France. The moment France is your home rather than a holiday, your GHIC stops being the answer — you're a resident, and residents go through the resident system. Plenty of people move over assuming the card has them covered, and only discover otherwise when they need a doctor. Carry the GHIC for trips back and elsewhere in Europe; don't mistake it for your residency cover.

WHAT NOBODY TELLS YOU

You don't choose your route into the system — your status does

British arrivals often ask "how do I sign up for French healthcare?" as if there's one door. There isn't. A pensioner, an employee, a self-employed person and an early-retiree on a visitor visa each enter through a different mechanism, with different costs and different paperwork. Work out which one you are first — everything else follows from that. The rest of this guide is organised exactly that way.

How the system works, once you're in

Whichever door you come through, the machinery on the other side is the same, so it's worth understanding before we split by status.

France runs on **reimbursement**, not free-at-the-point-of-use. You see a doctor, and the state — *l'Assurance Maladie*, often called *la Sécu* — pays back a set percentage of a **regulated tariff** (the *tarif de convention*). For a standard GP visit that's around **70%**; hospital stays are reimbursed higher, dental and optical lower. The slice you're left with is the *ticket modérateur*.

That gap is why nearly every resident — around 96% of the country — carries a **mutuelle**, a complementary top-up insurance that pays the remainder. Employees get one part-funded by their employer by law; the retired and self-employed buy an individual policy, typically somewhere in the region of **€25–€80 a month** for a single adult depending on age and how much dental and optical cover you want. It's worth getting two or three quotes, because tiers and exclusions vary a lot.

Two practical things make the whole system glide:

- The **carte Vitale** — the green chip card that proves you're registered and triggers automatic reimbursement. Until it arrives (and it can genuinely take months), you pay upfront and claim back on paper feuilles de soins. Once it's live, most of it happens by itself within days.

- The **médecin traitant** — your nominated GP. Declare one. If you see specialists without going through your declared GP (outside the parcours de soins coordonné), your reimbursement is cut from 70% to 30%. A handful of specialists — gynaecologist, ophthalmologist, and a few others — you can see directly.

If you're a pensioner: the S1 (and why it's the best news in this guide)

This is the part that matters most to the largest group of British movers, so we'll give it room. If you receive the **UK State Pension**, you are almost certainly entitled to an **S1 form** — and it is genuinely one of the best deals in cross-border life.

Here's the mechanism: the S1 makes the **UK responsible for the cost of your French healthcare**. You register the form with your local **CPAM** (the regional arm of the health service), and from then on you're in the French system on the same footing as a French pensioner — but France bills the UK for it rather than charging you. You apply through the NHS Business Services Authority, now largely online, and you can do it up to **90 days before** you move — you can apply for your S1 on the official NHS site. Your spouse or dependent partner can usually be covered on your S1 too.

Crucially, the S1 survived Brexit. Those who moved before 2021 keep it under the Withdrawal Agreement; those moving since are covered under the Trade and Cooperation Agreement. The right of a UK state pensioner to an S1 has not changed.

WHAT NOBODY TELLS YOU

The S1 doesn't just cover healthcare — it shields your pension from social charges

This is the bit the insurance brochures never mention, because it's nothing to do with insurance. Because the UK (not France) funds your healthcare, an S1 holder is **exempt from French social charges on pension income** — the *CSG/CRDS*, which would otherwise take around 9.1% of your pension and even your tax-free lump sum. It also drops the social-charge rate on investment income, rental and capital gains. For a couple living on UK pensions, the S1 can be worth several thousand euros a year in avoided charges — entirely separate from the healthcare it buys. Tell your French tax office you hold one, and keep a copy with your *déclaration*.

One wrinkle worth knowing: if you also draw a French pension from having worked here, France — not the UK — may become responsible for your healthcare, and the S1 picture changes. If you've worked in more than one country, it's worth a five-minute check rather than an assumption.

If you're working: through the payroll

This is the simplest case. If you're **employed** in France, your social security contributions (*cotisations*) come out of your salary automatically, and that's what funds your healthcare — no S1, no separate affiliation. Your employer is also legally required to offer a **mutuelle** and pay at least half the premium, so your top-up is largely sorted for you too.

If you're **self-employed** (*micro-entrepreneur* or otherwise), you contribute through your own social regime and are covered the same way, though you'll buy your own mutuelle individually.

If you're neither: PUMA, and the three-month rule

Everyone legally and stably resident in France — including those not working and not yet of pension age — has a right to healthcare through **PUMA** (*Protection Universelle Maladie*), the universal coverage introduced in 2016. The headline rule is simple: once you've been legally resident for **three months**, and you live here stably (broadly, more than six months a year), you can affiliate through your local CPAM and get a carte Vitale.

This is the route most early-retirees and rentiers on a *visiteur* long-stay visa end up using, once any private insurance required for the visa's first year has run its course. It's solid, universal cover — but it comes with two cost wrinkles that catch people out.

Wrinkle one: the rentiers' tax (CSM)

PUMA is not automatically free. If you have **low earned income but significant capital income** — dividends, interest, rental — you can be billed the *cotisation subsidiaire maladie* (CSM), widely nicknamed the *taxe des rentiers*. For 2026 it bites when household earned income is below about **€9,612** and capital income tops roughly **€24,030**, charged at 6.5% on the excess above that threshold. URSSAF (the body that collects France's social-security contributions) sends the bill the following November.

The reason it stings British early-retirees specifically is that they often have exactly this profile — modest earnings, decent investment income — and don't see it coming. The good news: **pensioners are explicitly exempt**, and so are S1 holders and anyone paying through employment. It's squarely a not-yet-pension, living-off-capital problem.

Wrinkle two: the new 2026 visitor contribution

The 2026 Social Security Financing Law introduced a **new annual healthcare contribution** for PUMA users who are resident, not working, and not exempt under an international agreement — which captures the typical retiree-on-a-visitor-visa who hasn't yet reached UK pension age. Early indications put it somewhere in the **€300–€600 a year** range, but as of spring 2026 the implementing decree setting the exact figure had not been published, so the measure was on the books but not yet being enforced. Worth watching if this is your situation; irrelevant if you hold an S1, which exempts you.

WHAT NOBODY TELLS YOU

Don't cancel your private cover the day you land

Between affiliating to the system and the carte Vitale physically turning up, France can take three to six months. People who cancel their incoming private or visa insurance too early get caught in that gap, paying full whack upfront with no card to claim against. Keep a cancel-anytime private policy running until your carte Vitale is active *and* your mutuelle is paying — then switch it off. It's a small overlap that saves a genuinely stressful few months.

The bits that trip people up

A few smaller things, gathered in one place, because each one quietly costs people money or time:

- **Specialists' extra fees.** A secteur 2 doctor can charge above the regulated tariff (a dépassement d'honoraires). The state won't reimburse the excess; a good mutuelle will cover some of it. Ask before you book if it matters.
- **The hospital daily fee.** The forfait journalier hospitalier (€23/day in general hospitals as of March 2026) isn't reimbursed by the state — a mutuelle typically picks it up.
- **Small flat charges aren't claimable.** The €1-per-item medication charge and similar participations forfaitaires are excluded from mutuelle cover by law, capped at €50 a year.
- **100% Santé.** A defined basket of glasses, dental crowns and hearing aids is fully covered when you choose the 100% Santé option — useful to know before you accept a quote for anything outside it. We've unpacked the whole system — the baskets, the 2026 changes, and the traps — in our dental, optical & hearing guide.
- **You can switch mutuelle freely after year one.** Under the résiliation infra-annuelle rules, an individual mutuelle can be cancelled any time after the first 12 months. You're not locked in.

So, what should you actually do?

If you take one thing from this: **find your status, then follow its door.** Drawing a UK State Pension? Apply for your S1 before you move — it's free, it covers your healthcare, and it shields your pension from social charges. Working here? It's handled through your contributions. Neither, and living here stably? Affiliate to PUMA after three months, keep an eye on the CSM and the new contribution, and budget for the carte Vitale to take its time.

And whatever your route, declare a médecin traitant early and take out a mutuelle that matches how you actually use healthcare. None of this is hard once you can see the shape of it — which, until now, was the genuinely difficult part.

> This guide offers practical, general information, not medical, legal, tax, or financial advice. Pimpernel are not doctors, notaires, lawyers, accountants, or insurance brokers, and we have no insurance to sell you. Healthcare rules, thresholds, reimbursement rates, and the figures quoted change frequently — the 2026 PUMA contribution in particular was enacted but not yet fixed in amount as of spring 2026 — and how any of it applies depends on your own nationality, residence, age, work status, and income. Always confirm your own position with CPAM, URSSAF, the NHS Overseas Healthcare Services, or a qualified cross-border adviser before acting.

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LIBRARY · HEALTH

CPAM & PUMA: how France actually enrols you in healthcare

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HEALTH

CPAM & PUMA: how France actually enrols you in healthcare

Everyone talks about the carte Vitale, but the card is only the visible end of the process. The real work happens earlier and quieter: your local CPAM office, working through the PUMA scheme, decides you're entitled, opens your rights, and issues the number everything else hangs off. Get this stage right — the correct form, the correct office, the correct arrival date — and the rest follows. Get it wrong, and you'll spend the summer wondering why nothing's moving. Here's how enrolment really works.

Written by the Pimpernel team · Updated for 2026 · About a 15-minute read

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THE SHORT VERSION

→ **CPAM is your local health-insurance office** — the Caisse Primaire d'Assurance Maladie — and it's the body that processes your file, opens your rights and issues your social-security number.

→ **PUMA is the scheme that entitles you.** Protection Universelle Maladie grants healthcare rights to anyone stably and legally resident in France for at least three months.

→ **Most people enrol with form S1106.** UK pensioners with protected rights instead use an **S1**, which shifts the cost of their cover back to the UK.

→ **Validation takes weeks, the whole thing months.** Expect two to twelve weeks for CPAM to validate a dossier, and three to six months end-to-end to a physical card — you're covered throughout.

→ **Reimbursement isn't total:** around 70% on GP visits, 80% on hospital, 60% on prescriptions — hence the near-universal **mutuelle**.

→ **Declare a médecin traitant.** Without a reference GP, direct specialist reimbursement can fall to 30%.

There's a moment, a few weeks into life in France, when British arrivals realise that "getting healthcare" isn't a single act but a small bureaucratic relay — and that the baton they're chasing lives at an office called CPAM. It's an unglamorous acronym for something genuinely important: the local caisse that decides you belong in the system and lets you in. Understanding what CPAM does, under which scheme, with which form, is the difference between a smooth enrolment and a file that sits in limbo while you pay full price at the pharmacy. So let's take it properly.

3 months
Stable residence before you can enrol

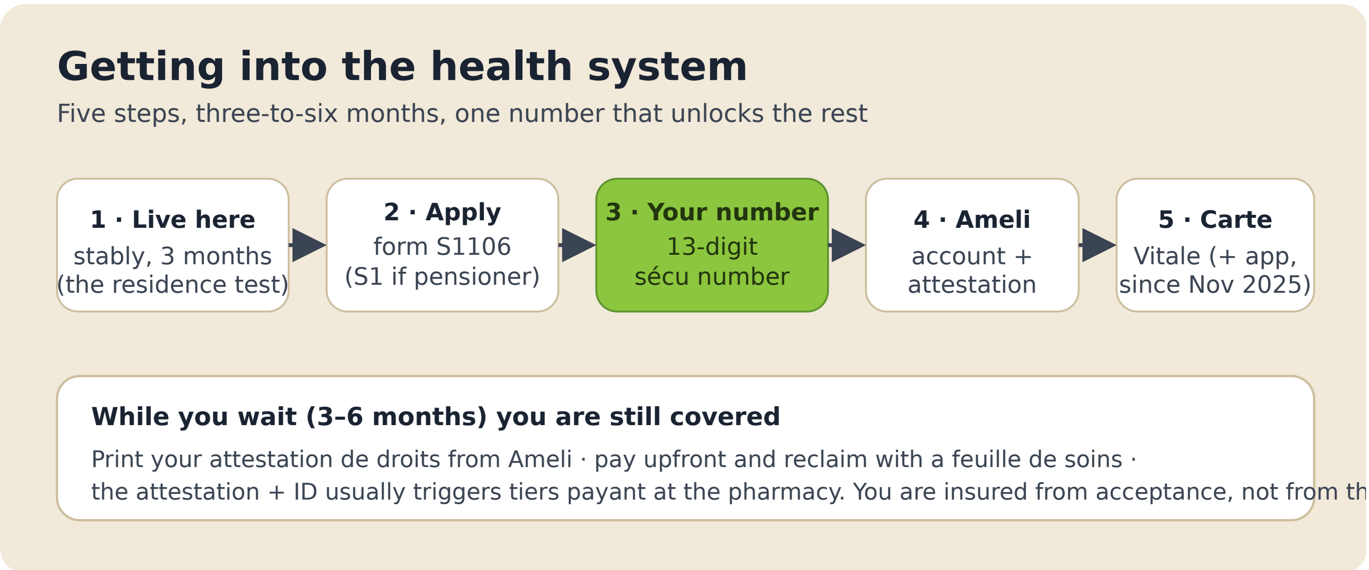
S1106
The PUMA application form (cerfa 15763)

2–12 weeks
CPAM dossier validation time

70/80/60%
Reimbursed: GP / hospital / prescriptions

The cast of acronyms, briefly

Four names do all the work, and keeping them straight makes everything clearer. **L'Assurance Maladie** is the national health insurer. **CPAM** is its local branch — the office for your area that handles your paperwork and issues your number. **PUMA** is the legal scheme under which you claim entitlement, on the basis of residing here. And **Ameli** is the website and app you'll manage it all through. You apply to your CPAM, under PUMA, and once you're accepted you get a number and open your Ameli account. This guide is about that first, decisive stage: CPAM and PUMA.



CPAM sits at the front of the chain: it validates your dossier under PUMA and issues the number everything else depends on.

Are you eligible? The three-month residence test

PUMA's entitlement rests on residence. The headline rule is that anyone living in France stably and regularly — broadly, present for the bulk of the year and settled rather than visiting — is entitled to public health cover, and in practice CPAM looks for around three months of continuous, stable residence before opening rights. "Stable" is the operative word: a holiday home you visit doesn't count, but a tenancy, a job, children in a local school, and utility bills in your name all build the picture CPAM needs. Gather that evidence, because you'll be proving it.

Which route is yours: S1106 or S1?

Almost everyone enters through one of two doors, and choosing correctly is the most important decision in the whole process. Open each to see which fits you.

MOST COMMON **The standard route — PUMA form S1106 (most people)**

If you're working, or simply resident without a qualifying pension, you enrol under *PUMA* using form **S1106** (*Demande d'ouverture des droits à l'Assurance Maladie*, cerfa 15763). You download it, complete it carefully, and post it — ideally by registered mail — to the CPAM covering your home address. Get the address right using the Ameli address finder; sending it to the wrong CPAM is a classic delay.

PENSIONERS **The S1 route — for UK pensioners with Withdrawal-Agreement rights**

If you receive a UK state pension and hold protected rights as a pre-2021 resident under the Withdrawal Agreement, the **S1** form is your route. Obtained from the UK health authority *before* you apply, it transfers your healthcare rights to France so the UK effectively foots the bill — meaning you're covered without paying French health contributions on your pension. You still enrol with CPAM; you just hand over the S1 rather than proving contributions.

The documents CPAM wants

Whichever route, the dossier is broadly the same, and — as with the carte Vitale — one document does most of the delaying. Open each for detail.

REQUIRED **Identity & right to be here**

Passport, plus your visa validation or ***titre de séjour*** as a British national. Your legal residence underpins your right to cover.

THE USUAL SNAG **Full birth certificate (sworn French translation if needed)**

The long-form certificate with parents' names, translated by a *traducteur assermenté* if it's in English. The perennial bottleneck — arrange it early.

REQUIRED **Proof of address & of stable residence**

A ***justificatif de domicile*** within three months, plus evidence you genuinely live here: payslips, an employment contract, a tenancy, a child's school enrolment. This is how you satisfy the three-month residence test.

REQUIRED **A French RIB**

Reimbursements are paid into a French account, so your bank details — your ***RIB*** — go on the form. Another reason to open a French account early.

THE FIELD THAT TRIPS EVERYONE

"Currently employed" means *currently*, and use your arrival date

Two small mistakes on the S1106 cause a disproportionate share of rejections. First, the line asking about current salaried employment (*activité professionnelle salariée actuelle*) is asking whether you are employed *right now* — not whether you've ever had a job. Answer for today. Second, the *date d'arrivée en France* is your actual physical arrival date, not the date on your visa. Get those two right, match your name exactly to your birth certificate, and you remove the commonest reasons a dossier bounces.

What happens after you send it

You post the dossier to your CPAM (registered mail is wise, so you have proof), and then the wait begins. Validation typically takes anywhere from two to twelve weeks depending on how busy your département is; issuing the card follows a couple of weeks after that, for a total of roughly three to six months end-to-end for a first-time foreign applicant. Somewhere in the middle, CPAM issues your thirteen-digit social-security number — sometimes a temporary one first, then a definitive number — and that's your cue to create your Ameli account and, from there, order the card.

The reassuring part, worth repeating because it calms a lot of needless anxiety: **you are covered from acceptance, not from the card.** Once CPAM opens your rights you can print an *attestation de droits* from Ameli and use it as proof, paying upfront and reclaiming in the gap. Nobody is asking you to go uninsured for six months.

Reimbursement, the médecin traitant, and the mutuelle

Once you're in, it's worth understanding what "covered" actually means, because it isn't 100%. Under PUMA the state reimburses roughly 70% of a standard GP visit, around 80% of hospital costs, and about 60% of most prescription medicines. The balance — the *ticket modérateur* — falls to you, along with a small daily hospital *forfait* and any specialists' overcharges. This is precisely why a top-up *mutuelle* is close to universal in France; fewer than one resident in twenty goes without one, and lower-income households can access the subsidised *Complémentaire Santé Solidaire* instead.

One more piece of housekeeping pays for itself many times over: declaring a *médecin traitant*, your registered reference GP. France's coordinated-care system rewards having one — full reimbursement rates — and penalises not having one, dropping your reimbursement on specialists you reach directly to around 30%. Choose a GP, declare them (a quick form or a click in Ameli), and you protect your rate. It's the cheapest insurance policy you'll ever take out, because it's free.

None of this is beyond anyone; it just rewards doing it in order and front-loading the slow bits — the residence evidence, the sworn translation, the French bank account. Do that, choose the right form, send it to the right office with your real arrival date, and CPAM does the rest. The green card, when it finally lands, is really just confirmation of a decision made weeks earlier at a desk you'll probably never see.

STRAIGHT FROM THE SOURCE

Register and correspond with your CPAM through ameli.fr; the PUMA / affiliation rules are explained on service-public.fr.

Eligibility rules, forms, timelines and reimbursement rates here are drawn from official and specialist sources and are current at the time of writing, but the health system's rules and figures change and vary by CPAM. Note in particular that a 2026 healthcare contribution for some non-working residents was legislated but its exact figure was still being finalised at the time of writing. Pimpernel are not medical, insurance or legal advisers. Confirm the current position on ameli.fr and take advice suited to your situation before acting. This guide is general information.

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LIBRARY · HEALTH

Applying for your carte Vitale in 2026: card, app, and the wait

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HEALTH

Applying for your carte Vitale in 2026: card, app, and the wait

The little green card is the moment French healthcare stops being paperwork and starts being effortless: tap it, and the state's share of the bill is settled before you've left the room. Getting one takes patience — three to six months is normal — but 2026 brings a genuine upgrade, a smartphone version now live across the whole country. Here's how to apply, what documents actually clear the process, and how the new app fits in.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

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THE SHORT VERSION

- → **The carte Vitale automates reimbursement.** Present it and the state's share of a medical bill is settled directly — no forms, no waiting for money back.
- → **You order it through your Ameli account**, once your **CPAM** has enrolled you and issued your social-security number. The card can't come before the number.
- → **Documents that actually clear it:** passport (and titre de séjour), a *full* birth certificate — usually needing a sworn French translation — a recent proof of address, a French RIB, and an ID photo.
- → **The wait is real:** three to six months for the physical card, longer around Paris. You're insured throughout — print your attestation de droits to prove it.
- → **New for 2026: the smartphone carte Vitale.** Nationwide since November 2025, activated by video-ID or France Identité, working just like the plastic card — and gaining mutuelle integration through the year.
- → **The card is free**, and so is a replacement if it's lost or stolen.

Ask anyone who's lived in France a while what they'd grab in a fire, and after the passport and the cat, someone will only half-joke: the carte Vitale. It's a modest slip of green plastic, but it represents something quietly wonderful — a health system where, most of the time, you simply turn up, tap a card, and the money side handles itself. Getting to that point, though, is an exercise in French patience, and it helps enormously to know what's coming: the documents that clear the process versus the ones that stall it, how long the wait really is, and — new and genuinely useful this year — how the smartphone version changes things.

3–6 months
Typical wait for the physical card

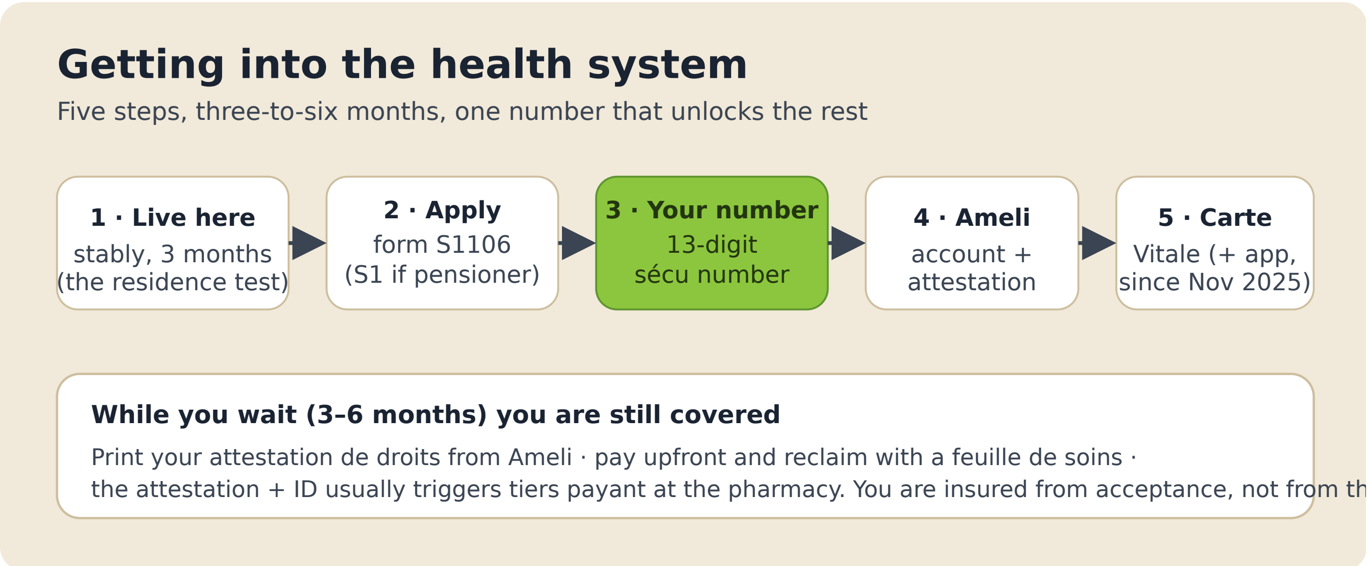
Nov 2025
Smartphone app went nationwide

70–100%
Reimbursed once the card is active

Free
The card costs nothing

First, the thing people get wrong about order

You cannot apply for a carte Vitale as your *first* act. The card is the end of a short chain: you must be enrolled in the health system by your local *CPAM* under the ***PUMA*** scheme, which issues you a thirteen-digit social-security number, which lets you open an Ameli account, from which you finally order the card. Try to leap straight to the card and you'll find nothing to attach it to. If you haven't got your number yet, that's the real first task — our CPAM guide covers it — and this article picks up from the point where you're enrolled.



The carte Vitale is the last step of enrolment — you're covered by your attestation de droits from the moment CPAM accepts you.

The documents that actually clear the process

More carte Vitale applications stall on paperwork than on anything else, and almost always on the same one document. Here's the full set — open each to see what CPAM really wants.

REQUIRED **A valid ID — passport, plus your titre de séjour if non-EU**

Your passport is the anchor document. As a British national you'll also want your *titre de séjour* or visa validation to hand, since your right to be here underpins your right to cover.

THE USUAL SNAG **A full birth certificate — often needing a sworn translation**

CPAM wants a *full* birth certificate showing your parents' names, not the short UK version. If it's not in French, it generally must be translated by a *traducteur assermenté* (a sworn/court-approved translator). This is the single most common thing that sends a dossier back, so sort it early — a sworn translation takes time to arrange.

REQUIRED **Proof of address, dated within three months**

A utility bill, rental contract, or a landlord's attestation with a copy of their ID. As everywhere in French admin, 'within three months' is measured strictly from the day you submit.

REQUIRED **A French RIB (bank details)**

Reimbursements are paid straight into a French account, so CPAM needs your *RIB*. This is one more reason to open a French bank account early in the move.

REQUIRED **An ID photo — and proof of stable residence**

For the card itself you'll upload an ID-style photo (white background, neutral expression). To establish rights in the first place, CPAM also wants evidence of stable residence — payslips, an employment contract, a tenancy, a child's school enrolment — showing you actually live here.

THE DOCUMENT THAT DELAYS EVERYONE

Sort the sworn birth-certificate translation first

If you take one thing from this guide: the *full* birth certificate, translated by a sworn translator, is what sends more British dossiers back than anything else. The short UK certificate won't do; CPAM wants the long form with parents' names, and it wants it in French from a *traducteur assermenté*. Sworn translators are a finite resource and take a week or two to turn things round, so commission this the moment you decide to move, not when CPAM asks. Getting it ready in advance can shave a month off the whole process.

How to order the card

Once enrolled, the mechanics are straightforward. Log in to your Ameli *espace*, go to *Mes démarches*, and choose *Commander ma Carte Vitale*. You'll upload an ID-style photograph (white background, neutral expression) and a copy of your ID. Submit, and the card enters production. Then you wait — and it's an honest wait, typically three to six months, and longer in the Paris region where volumes are highest. The card arrives by post with an activation letter; follow its short instructions and the card is live.

The smartphone carte Vitale — new and nationwide

The most significant change in years, and one worth acting on, is that the carte Vitale now lives on your phone. Open each part below for how it works.

NATIONWIDE **What the app is, and where it works**

The *appli carte Vitale* is the official dematerialised card. Since 18 November 2025 it's available nationwide to insured people, having rolled out département by département before that. It identifies you to *l'Assurance Maladie* and transmits your details at consultations, pharmacies and hospitals — functioning exactly like the plastic card.

VIDEO OR ID **How to activate it**

Two routes. The general one: download the app, enter your social-security number, and film your ID document and your face for verification. You'll need a valid ID (French, or a passport/residence permit), an active Ameli account, and a fairly recent phone (roughly Android 10+ or iOS 16.6+). The alternative uses *France Identité* with an electronic ID card. There's a minimum age of 16 or 18 depending on your scheme.

BOTH, FOR NOW **Does it replace the plastic card?**

Not yet — it complements it. Not every professional's card reader is set up for the app, so carry both for now. A useful 2026 upgrade: the app is gaining the ability to carry your *mutuelle* (top-up) details too, so a single tap handles both the state and complementary billing.

While you wait, you're covered — so don't panic

The long wait for the plastic card unsettles people who assume no card means paying full price forever. It doesn't. You are insured from the moment CPAM accepts your file. From your Ameli account you can print an *attestation de droits*, which doctors, pharmacies and hospitals accept as proof of cover. In the meantime you pay upfront and reclaim with a paper *feuille de soins* (or a photo through the Ameli app), and showing your attestation with ID usually triggers *tiers payant* — direct billing — on prescriptions. Reclaims by paper take a couple of weeks; once your card or the app is active, reimbursements land within days. And of course, activating the smartphone app can short-circuit much of the wait entirely.

If it's lost, stolen, or details change

Losing the card is a minor event, not a crisis. In your Ameli space, under *Mes démarches*, declare the loss or theft (*Déclarer la perte ou le vol*) and a free replacement is dispatched, typically within two to four weeks. Keep your file current, too: after a move, a marriage, a ***PACS*** or a new baby, update your details, because stale information can quietly block reimbursements. And declare a *médecin traitant* — your reference GP — early, since without one your reimbursement rate on specialists drops sharply.

None of it is difficult; it's just sequential and slow, and it rewards front-loading the annoying bits — the translation, the bank account, the address proof. Do those early, activate the app while the plastic is in production, and the day your first pharmacy visit costs you nothing but a tap, you'll understand what the fuss was about.

STRAIGHT FROM THE SOURCE

Order, update and check your carte Vitale from your account at ameli.fr; the official process is on service-public.fr.

Documents, timelines and the 2026 smartphone carte Vitale details here are drawn from official and specialist sources and are current at the time of writing, but the health system's rules and figures change and vary by CPAM. Pimpernel are not medical or insurance advisers. Confirm the current process on ameli.fr and take advice suited to your situation before acting. This guide is general information.

Pimpernel

LIBRARY · HEALTH

Creating your Ameli account: the key to French healthcare online

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HEALTH

Creating your Ameli account: the key to French healthcare online

Ameli is where French healthcare becomes usable: your reimbursements, your proof of cover, your carte Vitale, all in one login. But you can't just sign up — the account hangs off a social-security number you have to earn first, and the final step arrives by post in a way that catches almost everyone out. Here's the whole path, in order, with the snags named before you hit them.

Written by the Pimpernel team · Updated for 2026 · About a 14-minute read

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THE SHORT VERSION

→ **Ameli is the online account for l'Assurance Maladie** — the French public health insurer. It's where you track reimbursements, print proof of cover, order your carte Vitale and manage the new smartphone version.

→ **You need a numéro de sécurité sociale first.** The thirteen-digit social-security number is issued by your CPAM once your health-cover application is processed — the account can't exist without it.

→ **The activation code comes by post.** After you enter your number online, a temporary code provisoire is mailed to you. There's no email shortcut, so your registered address must be right.

→ **The state reimburses most, not all.** Expect around **70%** on GP visits, **80%** on hospital, **60%** on prescriptions — the rest is why nearly everyone holds a top-up **mutuelle**.

→ **Declare a médecin traitant.** Without a registered reference GP, reimbursement on specialist visits drops sharply — a costly, avoidable mistake.

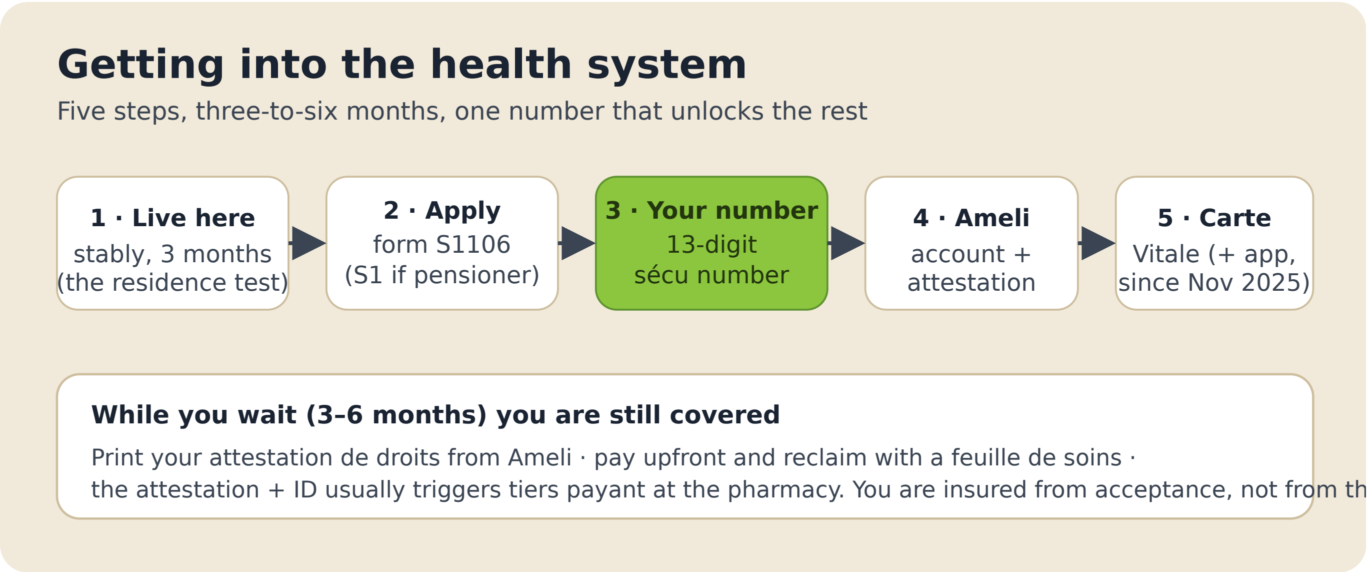
→ **Link it to FranceConnect.** Your Ameli login is one of the main keys to France's single sign-on, so it's worth more than just healthcare.

The first time a French pharmacy waves away your bank card because "the carte Vitale will sort it", you understand what all the fuss is about. French healthcare, once you're inside it, is quietly brilliant — but getting inside means assembling a small chain of things in the right order, and the Ameli account sits near the end of that chain, not the start. People who try to sign up on day one hit a wall, conclude the system is broken, and give up. It isn't broken; it's just sequential. Let's walk the chain from the beginning.

13 digits	By post	70%	3–6 months
Your numéro de sécurité sociale	How the activation code arrives	Standard reimbursement on GP visits	Typical wait for the physical card

Where Ameli sits in the bigger picture

Before the account, a quick map, because the names blur together for newcomers. **L'Assurance Maladie** is the national health insurer. **CPAM** (*Caisse Primaire d'Assurance Maladie*) is its local office — there's one for your area, and it's the body that actually processes your file and issues your number. **PUMA** (*Protection Universelle Maladie*) is the scheme that entitles anyone legally and stably resident in France to healthcare. And **Ameli** is the website and app — your personal window onto all of it. You apply to CPAM under PUMA, you're issued a social-security number, and *then* you open your Ameli account. Trying to do it in any other order is the single commonest frustration.



The path into French healthcare: live here, apply, get your number, open Ameli, order your carte Vitale — insured throughout.

Creating the account, step by step

Assuming your health-cover application is in progress or done, here's the account itself. Open each step as you reach it.

PREREQUISITE **Step 1 — get your numéro de sécurité sociale first**

You can't create an Ameli account without a French social-security number, and that number only exists once your local *CPAM* has processed your health-cover application (the PUMA form S1106, or the S1 route if you're a UK pensioner). The number is thirteen digits and is issued mid-process — sometimes as a temporary number before your definitive one is registered. If you don't have a number yet, that's the job to do first; our CPAM and carte Vitale guides cover it.

ONLINE **Step 2 — go to ameli.fr and choose 'Créer un compte'**

On ameli.fr, pick *Créer un compte*. You'll be asked for your thirteen-digit number, your date of birth, and your postcode. The 2024 redesign of the *espace assuré* made this noticeably quicker — but there is still one thing you can't rush, which is the code.

BY POST **Step 3 — wait for the activation code (it comes by post)**

Here's the bit that surprises people: to finish setting up the account you need a *code provisoire* — a temporary activation code — and it is sent *only by post*, to your registered address. There's no email shortcut. So make sure CPAM has your correct French address on file, watch for the letter, and don't be alarmed by the few days' gap. Enter the code and your account goes live.

DONE **Step 4 — set your login and explore your espace**

With the code entered, set a password (and ideally link the account to FranceConnect so it doubles as a government-wide key). Inside your *espace* you can track reimbursements, print your *attestation de droits*, message your CPAM, order your carte Vitale, and manage the smartphone carte Vitale app. This is now your control panel for everything health-related.

The two things everyone forgets

Two omissions cost new arrivals real money, and both are one-time fixes. The first is the ***médecin traitant*** — your declared reference GP. France runs a coordinated-care system: pick a GP, declare them as your *médecin traitant* (a simple form, often done at your first appointment or in your Ameli space), and your reimbursements stay at the full rate. Skip it, and reimbursement on specialist visits you reach directly can drop to around 30% instead of 70% — a forty-point penalty for a piece of admin that takes minutes. Do it early.

The second is the ***mutuelle*** — top-up insurance. The state's 70% is generous but not complete, and the remaining *ticket modérateur*, the €20-a-day hospital *forfait*, and specialists' overcharges all fall to you unless a mutuelle picks them up. Fewer than five percent of residents go without one. Employees are usually offered a part-funded *mutuelle d'entreprise*; everyone else chooses their own, and lower-income households may qualify for the subsidised *Complémentaire Santé Solidaire*. It's worth comparing before a big bill, not after.

The carte Vitale — and now the app

The Ameli account is also where you order and manage your *carte Vitale*, the green card that makes reimbursement automatic. You request it in your *espace*, upload an ID photo and document, and wait — realistically three to six months for the physical card, longer around Paris. The genuinely new development, and a welcome one, is the **smartphone carte Vitale**: since late 2025 the *appli carte Vitale* has been available nationwide to insured people. You activate it by filming your ID and face (or via France Identité), and it then works exactly like the physical card at the doctor, pharmacy and hospital. It complements rather than replaces the plastic card for now — carry both until every professional accepts the app — and through 2026 it's gaining the ability to carry your mutuelle details too. Our dedicated carte Vitale guide covers the whole process; the point here is that the Ameli account is the control panel for it.

While you wait, you're already covered

The three-to-six-month wait for a card alarms people who assume no card means no cover. Not so. You are insured from the moment CPAM accepts your file, and your Ameli account lets you print an *attestation de droits* — a proof of cover that doctors, pharmacies and hospitals accept. In the gap, you can pay upfront and reclaim using a paper *feuille de soins* (or a photo submitted through the Ameli app), and presenting your attestation with ID is usually enough to trigger *tiers payant* — direct billing — on prescriptions at the pharmacy. Paper reclaims take a couple of weeks; once the card or app is active, reimbursement lands in days.

When the account misbehaves

Ameli is reliable once set up, but the setup itself throws a few predictable errors. Here are the ones we see most, and what actually fixes them.

The activation code never arrived

Almost always an address problem: CPAM has an old or slightly wrong address, or the letter went astray. Check the address held on your file (a friend with an account, or the English-speaking helpline, can help you confirm), correct it, and request a fresh code. Don't keep creating new account attempts — that muddies the record.

It won't accept my social-security number

Either the number is still temporary and not yet active in the system, or there's a digit/date-of-birth mismatch with what CPAM registered. Give it a little time if your number is very new, and double-check the birth date exactly as CPAM has it (it must match your birth certificate, not an anglicised version).

Reimbursements have stopped

The usual cause is stale information after a life event — a move, a marriage, a new baby — that hasn't been updated on your file, which can block payments. Update your details in your *espace*. The other common cause is not having declared a *médecin traitant* (see below).

USEFUL I need help in English

Ameli runs an English-speaking helpline on **09 74 75 36 46**, Monday to Friday, roughly 8:30am–5pm, at a standard national rate. It's genuinely useful for exactly these account snags.

Handled in order — number first, account second, code by post, médecin traitant and mutuelle soon after — the whole thing settles into the background, which is exactly where good healthcare admin belongs. And the day the pharmacy waves your bank card away, you'll know you're properly in.

STRAIGHT FROM THE SOURCE

Manage your health cover, carte Vitale and reimbursements in your account at ameli.fr, and read the entitlement rules on service-public.fr.

Steps, reimbursement rates and the 2026 smartphone carte Vitale details here are drawn from official and specialist sources and are current at the time of writing, but the health system's rules and figures change. Pimpernel are not medical or insurance advisers. Confirm the current process on ameli.fr and take advice suited to your situation before acting. This guide is general information.

LIBRARY · HEALTH

Seeing a doctor in France: Doctolib, your médecin traitant & teleconsultation

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HEALTH

Seeing a doctor in France: Doctolib, your médecin traitant & teleconsultation

Getting *into* the French health system is one job; actually getting an appointment is another — and it's where newcomers most often feel at sea. The good news is that France has made booking a doctor genuinely easy, mostly through one app everyone uses, and there are real fallbacks when you can't get seen. Here's how to find a doctor, book one, declare your GP so you're properly reimbursed, and get help fast — in English — when you need it.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

- → **Doctolib is the platform** — set up an account; it's how you book GPs, specialists, dentists and vaccinations, and you can filter for English-speaking doctors.
- → **Declare a médecin traitant (your named GP) early** — it coordinates your care, and without one your reimbursement drops from ~70% to ~30%.
- → **Teleconsultation is a real fallback** — Qare, Livi or Doctolib connect you to a doctor by video, often within the hour, reimbursed like a normal visit.
- → **Some specialists you can see directly** — gynae, eye specialists, dentists and paediatricians, with no referral needed.
- → **Your carte Vitale + mutuelle** make care effectively free at the point of use — keep them current.
- → **Urgent?** SOS Médecins, 116 117 out-of-hours, and 15 (SAMU) or 112 for emergencies.

Ask a British person who's settled in France what unlocked the health system for them, and you'll usually get a one-word answer: *Doctolib*. Once you're enrolled and holding a carte Vitale (our healthcare guide covers that), the day-to-day reality of French medicine is refreshingly modern — you book most things yourself, online, often seeing more availability than you'd get chasing a UK surgery by phone at 8am. The two things worth getting right early are picking your regular GP (your *médecin traitant*) so you're properly reimbursed, and knowing the fallbacks for when an appointment just isn't there. Let's take finding and booking first, then the system rules that protect your wallet.

Doctolib	**Médecin traitant**	**70% → 30%**	**116 117**
How most of France books doctors	Your named GP — declare one	Reimbursement drops without one	The out-of-hours advice line

Finding and booking a doctor

Most of it runs through one app, with real human fallbacks behind it. Open each.

How to actually see a doctor

Getting into the system is one thing; getting an appointment is another. Three routes:

1 · Your médecin traitant

Declare a named GP on your Ameli account.

It coordinates your care — and without one you're reimbursed far less.

2 · Book on Doctolib

GPs, specialists, vaccines. Filter for English-speaking doctors. Free to use.

Video teleconsultation available on it too.

3 · Urgent / can't get in

Teleconsult: Qare, Livi
SOS Médecins to the door
Pharmacy for minor stuff
116 117 out of hours
15 or 112 for emergencies

Full reimbursement follows the parcours de soins — gynae, eyes, dentist & kids are direct-access

Three routes to being seen: declare your médecin traitant for coordinated, fully-reimbursed care; book GPs and specialists on Doctolib; and fall back on teleconsultation, SOS Médecins, the pharmacy or the emergency numbers when you can't get in.

START HERE

Doctolib — the platform you'll live on

Doctolib is how most of France books medical appointments — GPs, specialists, dentists, even vaccinations — online or in its app, free to use. You search by speciality and area, see real availability, and book in a couple of taps. Crucially for newcomers, you can often **filter or search for English-speaking practitioners**, and many profiles list languages spoken. It also powers **video teleconsultations** (see below). Set up an account early — it's the single most useful health tool you'll have.

YOU'RE NOT STUCK

Finding an English-speaking doctor

You don't need fluent French to get good care, especially early on. Beyond Doctolib's language filters, your *mairie*, local expat groups and our own community are gold for recommendations, and many towns with a British population have well-known English-speaking GPs and dentists. It's perfectly fine to prioritise a doctor you can talk to comfortably while your French finds its feet.

QARE · LIVI · DOCTOLIB

Teleconsultation — a doctor by video

Can't get a face-to-face slot, or just need a prescription or sick note? **Teleconsultation** (*téléconsultation*) connects you to a real doctor by video, often within the hour, evenings and weekends included. *Doctolib* offers it, and dedicated services like *Qare* and *Livi* specialise in it. It's **reimbursed like a normal consultation** when done properly through the system, and a genuine lifeline in a *désert médical* or when you're new and unregistered.

THE THING THAT SURPRISES BRITONS MOST

You book the specialist yourself — often within days

Coming from a system where seeing a consultant means a GP referral and a long wait, many British arrivals are astonished that in France you can open *Doctolib*, find a dermatologist or a cardiologist, and book a slot yourself — sometimes for the same week. The catch is the reimbursement rules (see below): for most specialists you'll want your médecin traitant's referral to be reimbursed in full. But the sheer *access* — the ability to get seen quickly, in your own language if you choose — is one of the quiet joys of French healthcare, and a world away from what you may be used to.

The system rules that protect your wallet

France reimburses generously — but on the condition you play it by the rules. Open each.

PROTECTS YOUR REIMBURSEMENT **Declare a médecin traitant — do this early**

France runs on the *parcours de soins coordonné*: you name a **médecin traitant** (your regular GP) who coordinates your care and refers you onward. Declare them via your *Ameli* account or a simple form at the appointment. It matters for your wallet: go outside this path and reimbursement drops sharply (often from **70% to 30%**). Finding a GP taking new patients can take persistence in some areas — start looking sooner than you think you need to.

GYNAE · EYES · DENTIST · KIDS **Who you can see directly (no referral)**

A few specialists sit outside the referral rule and can be booked directly with full reimbursement: **gynaecologists, ophthalmologists (eye specialists), dentists, and paediatricians** for children. For most others — dermatologists, cardiologists and so on — see your médecin traitant first for the referral, or accept the lower reimbursement.

CARTE VITALE + MUTUELLE **What it costs, and getting reimbursed**

A standard GP visit has a set fee (a *secteur 1* doctor charges the regulated rate; *secteur 2* can charge more). You pay, then your **carte Vitale** triggers the state reimbursement automatically, with your *mutuelle* topping up the rest — often so the visit is effectively free at point of use once ***tiers payant*** applies. Keep your carte Vitale updated and your Ameli details current so the money flows without chasing.

When you need help fast

You won't always be able to book ahead, and it helps to know the map before you need it. For something that can't wait for a normal appointment but isn't an emergency, a **teleconsultation** (Qare, Livi or Doctolib) will often get you a doctor and a prescription by video within the hour. **SOS Médecins** will send a doctor to your home in many areas. Your **pharmacy** is an under-used first port of call — French pharmacists are highly trained and can advise on, and often treat, minor ailments without an appointment, and there's always a *pharmacie de garde* on duty out of hours. For out-of-hours medical advice, **116 117** is the number. And for a genuine emergency, **15** reaches the SAMU (medical emergencies) and **112** is the pan-European emergency line. Save these now; you'll be glad they're already in your phone.

STRAIGHT FROM THE SOURCE

Book almost any practitioner on doctolib.fr, find registered doctors and declare your médecin traitant via ameli.fr, and read the parcours de soins rules on service-public.fr.

The platforms, numbers, reimbursement rates and rules here are current for 2026 and drawn from official and everyday sources, but they vary by your cover, your doctor's sector, and your area, and services change. Pimpernel are not medical professionals. For anything clinical, consult a doctor; in an emergency call 15 or 112. This guide is general, practical information about navigating the system.

Pimpernel

LIBRARY · HEALTHCARE

Teeth, eyes and ears: how 100% Santé actually works

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HEALTHCARE

Teeth, eyes and ears: how 100% Santé actually works

France will give you a crown, a pair of glasses or a hearing aid for nothing at all — if you know which basket to ask for. Here's how the zero-cost system works, what changed in 2026, and the one misunderstanding about your **mutuelle** that costs people hundreds of euros. Updated for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Teeth, eyes and ears are the French system's odd ones out.** The state reimburses 60% of a tiny official tariff — for glasses, literally a few centimes — so your mutuelle does almost all the real work here.

→ **100% Santé is the fix.** A defined basket of crowns, bridges, dentures, glasses and hearing aids that costs you precisely nothing, provided you hold any standard contrat responsable mutuelle — which about 95% of contracts are.

→ **The 2026 upgrade is real.** From 1 January 2026, monolithic zircone crowns and bridges joined the zero-cost basket on *all* teeth, molars included — a genuinely good material, free, anywhere in your mouth.

→ **Glasses: the €30 frame and the two-year clock.** Class A frames are capped at €30, Class A lenses cover every correction including progressives, and the state-funded renewal runs every two years for adults, every year for under-16s.

→ **Hearing aids: capped at €1,400 an ear and fully covered.** Class I devices come with a 30-day trial and a four-year warranty — and cost you nothing.

→ **They must offer it — but you may have to ask.** Every dentist's and optician's quote is legally required to include a 100% Santé option where one exists. Not all of them volunteer it with enthusiasm.

→ **"100% reimbursement" does not mean 100% of your bill.** Mutuelle percentages apply to the state's base tariff, not the price you were charged. This is the single most expensive misunderstanding in French healthcare.

→ **Some things sit outside everything.** Dental implants, adult orthodontics and contact lenses get little or nothing from the state — only your mutuelle's goodwill.

Why teeth, eyes and ears are different

If you've read our guide to the French health system, you'll know the pattern: the state reimburses most care at a decent rate of an official tariff, and your *mutuelle* tops up the rest. For GPs, hospitals and prescriptions, that works beautifully.

Teeth, eyes and ears were always the exception — the three places where the official tariffs drifted so far below real prices that the state's share became a polite gesture. The *base de remboursement* for a crown is €120; dentists routinely charge €500–600. For glasses outside the regulated basket, the state's contribution on a complete pair is around nine centimes. Not nine euros — nine *centimes*. Before 2019, a hearing aid cost €1,500 an ear and left you €850 out of pocket, which is why so many people simply went without.

That's the gap the **100% Santé** reform was built to close, rolling out between 2019 and 2021. And for once, this is a French acronym-free zone that does exactly what it says: a defined basket of dental, optical and hearing equipment on which your combined state-plus-mutuelle reimbursement equals the price. *Reste à charge : zéro.*

The deal, and the one key that unlocks it

Everything in this guide rests on one precondition: a mutuelle that is a *contrat responsable* — a "responsible contract" meeting state-defined minimum coverage. The good news is that this is not a premium feature: roughly 95% of French mutuelle contracts qualify, including the cheapest. If you have a mutuelle at all, you almost certainly have the key. (No mutuelle yet? The healthcare guide explains why nearly everyone here carries one — for teeth, eyes and ears, it's not optional in any practical sense.)

With that in place, dental and optical care is sorted into **baskets** — and that's not our metaphor, it's the system's own word. The French call them *paniers*, and that's the term you'll see printed on official guidance and on the quotes in your hand: *panier 100% Santé*, *panier aux tarifs maîtrisés*, *panier aux tarifs libres*. Learn the shopping imagery once and the paperwork reads itself:

- **The 100% Santé basket** — price-capped equipment, fully reimbursed between the state and your mutuelle. You pay nothing.
- **The moderated basket** (tarifs maîtrisés, dental only) — prices capped by regulation, with a modest amount left for you depending on your contract.
- **The free basket** (tarifs libres) — the practitioner charges what they like, the state reimburses its usual sliver, and your mutuelle's generosity decides the rest.

Crucially, the choice between baskets is *yours*. The quote — the *devis* — that a dentist or optician hands you must, by law, include at least one 100% Santé option whenever one technically exists for your situation.

WHAT NOBODY TELLS YOU

Ask for the basket by name

The legal obligation to offer 100% Santé and the commercial enthusiasm for doing so are two different things — the zero-cost range carries the thinnest margins in the shop. When the consumer-protection authority (DGCCRF) ran checks on opticians, a majority weren't presenting the offer properly: some omitted it, some quietly talked customers out of it. So don't wait to be offered. Say the words — *« je voudrais voir l'offre 100% Santé »* — and if a quote for prosthetic work arrives without a zero-cost line, ask whether a 100% Santé alternative is technically possible. For most common situations, one is.

Teeth: the 2026 rules

First, the everyday stuff. A dentist's consultation costs €23 at the standard rate from 1 January 2026, of which the state reimburses 60% (€13.80) and your mutuelle typically covers the rest. Fillings, scale-and-polish, root canals — the so-called *soins conservateurs* — work the same way: regulated tariffs, 60% from the state, mutuelle mops up. One detail worth knowing because older guides get it wrong: that standard reimbursement rate is now **60%, not the 70%** you'll still see quoted on stale expat sites — the rate dropped and the mutuelles absorbed the difference. With any reasonable contract you'll rarely notice, but it's a good test of whether a guide you're reading has been updated.

Prosthetics — crowns, bridges, dentures — are where the baskets earn their keep, and where 2026 brought genuinely good news. The zero-cost basket now includes:

- **Monolithic zircone crowns and bridges on every tooth** — new from 1 January 2026, molars included, price-capped at around €450 and fully reimbursed. Zircone is the strong, natural-looking ceramic; until this year the zero-cost route for back teeth meant metal.
- **Ceramic and ceramic-metal crowns on visible teeth** — incisors, canines and first premolars.
- **Full and partial resin dentures**, and metal or ceramic-metal bridges in defined configurations.

In plain terms: for around four out of five clinical situations, there is now a respectable, aesthetic, zero-cost solution — including at the back of your mouth. If your quote shows a hefty *reste à charge*, that's a choice you're entitled to make for premium materials, not a fate.

What stays outside the system: **implants** (the titanium post itself — typically €1,500–2,500 — gets nothing from the state, though a crown fitted onto one gets the standard partial reimbursement), **orthodontics for anyone over 16** (nothing from the state; under-16s get partial cover under conditions), and cosmetic dentistry. For these, your mutuelle's dental forfait is the whole game — more on that below.

THE EXPENSIVE MISUNDERSTANDING

“100%” means 100% of what, exactly?

When a mutuelle brochure promises reimbursement at “100%”, “200%” or “300%”, those percentages apply to the *state’s base tariff* — not to your bill. A crown’s base tariff is €120. A “300%” contract therefore pays out a maximum of €360 in total (and that figure *includes* the state’s €72). Against a €600 free-basket crown, you’re still €240 out of pocket — on a contract that sounded like triple cover. For glasses it’s starker still: “100% of the base tariff” on Class B lenses is 100% of a few centimes. When comparing mutuelles for teeth and eyes, ignore the percentages and look for **forfaits in euros** — “€300 per year for optical” is a number that means what it says.

Eyes: the €30 frame and the panachage play

Optical equipment comes in two classes. **Class A** is the 100% Santé range: frames capped at €30, and lenses — for *every* correction, from mild short-sightedness to complex progressives — at regulated prices, all fully reimbursed. Anti-scratch and anti-reflective treatments and proper thinning for strong prescriptions are included by regulation, not as extras. Every optician must stock the range: at least 17 adult frame models and 10 for children, each in two colours. These are ordinary, respectable frames — nobody in the boulangerie will clock your glasses as “the free ones”.

Class B is everything else — the branded frames and premium lenses at whatever price the optician sets. Here the state’s contribution is that famous nine centimes, your mutuelle’s optical forfait carries everything, and responsible contracts cap the frame portion of any reimbursement at €100.

Three rules govern the rhythm of it. You need a **current prescription** — no ordonnance, no reimbursement from anyone. The state-funded **renewal clock** runs every two years for adults and every year for under-16s, resetting early only if your prescription genuinely changes — losing or breaking your glasses does not reset it, so consider keeping the old pair. And prescription **sunglasses aren’t covered**, to widespread British disappointment.

THE MOVE THE OPTICIANS WON’T SUGGEST

Mix the baskets: free frame, fancy lenses

You’re allowed to *panacher* — combine a Class A frame with Class B lenses, or the reverse (the only rule: both lenses must be the same class). The canny play for anyone with a demanding prescription: take the €30 zero-cost frame, then pour your entire mutuelle optical forfait into the lenses — the premium progressives, the photochromics, the blue-light coating. The frame is the fashion; the lenses are the engineering. Get the engineering paid for.

Ears: the quiet triumph

Hearing aids were the reform’s biggest before-and-after. **Class I** devices — the 100% Santé range — are price-capped at €1,400 per ear and fully reimbursed. And these are proper modern devices:

multiple adjustment channels, feedback suppression, noise reduction, with a mandatory **30-day trial before you commit** and a **four-year warranty**, aftercare and adjustments included in the price. Since the reform, purchases have risen by three quarters, and around four in ten buyers choose the zero-cost range — the clearest possible signal that it's good kit.

Class II covers the top-end devices — rechargeable, Bluetooth-connected, AI-adaptive — at free prices; the state still reimburses 60% of a €1,400 base per ear and your mutuelle contributes per your contract, but a *reste à charge* is likely.

The route in: your **first** hearing aid needs a prescription from an ENT specialist (*ORL*) — budget for the specialist wait times we cover in the healthcare guide — after which an *audioprothésiste* handles fitting, tuning and follow-up. Renewals run on a four-year cycle and a GP can prescribe them once you're established. The audioprothésiste must propose at least one 100% Santé option for each ear — the same ask-by-name advice applies.

WORTH KNOWING BEFORE YOU'RE QUOTED

The trial month is a right, not a favour

That 30-day trial period on hearing aids is a legal entitlement, not showroom generosity — you try the device in your actual life (the market, the télé, the family lunch with everyone talking at once) before any commitment to buy. If a fitter presses for same-day commitment or frames the trial as a special concession, that tells you something about the shop. The follow-up appointments are also included in the purchase price by regulation — tuning visits shouldn't appear as extras on an invoice.

What this means for Britons in particular

A few translation notes for readers arriving with British reflexes. First, the entry ticket to all of the above is membership of the French system itself — your *carte Vitale*, whether via the **S1** as a UK state pensioner, via payroll, or via **PUMA** as a resident. Our healthcare guide and the free healthcare walkthrough cover the routes in. A GHIC does none of this — it's a temporary-stay card, and it certainly doesn't buy crowns.

Second, recalibrate your instincts. If your reference point is hunting for an NHS dentist with an open list, or high-street glasses at whatever the market bears, France will feel upside-down: here the dentistry is private-but-regulated, the state sets tariffs, and the question isn't "can I get seen?" but "which basket am I choosing from?". The waiting-time pain lives elsewhere (ophthalmologists and ENTs in rural areas — book ahead), not at the point of payment.

And third: when you choose or review a mutuelle, judge it on exactly this territory. The consultation top-ups are much the same everywhere; the difference between a €40-a-month contract and a €90 one lives almost entirely in dental forfaits, optical forfaits and Class II hearing cover. Now you know how to read them: euros, not percentages — and remember the zero-cost basket is yours on even the humblest responsible contract.

Where next

This guide offers practical, general information, not medical, insurance or financial advice. Pimpernel are not insurers, brokers or medical professionals — and we have no insurance to sell you. Tariffs, reimbursement rates, basket contents and renewal rules change (several changed on 1 January 2026), and how they apply depends on your own contract, status and circumstances. Always confirm current figures with Ameli, your mutuelle, or the practitioner’s written devis before committing to treatment.

Pimpernel

LIBRARY · PROPERTY

Buying property in France: the complete guide for British buyers

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

Buying property in France: the complete guide for British buyers

The process is slower than the UK, built around the **notaire** rather than a solicitor, and full of small surprises that cost real money. Here's how it actually works — and what nobody tells you until it's too late.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

- → **Anyone can buy.** There are no nationality restrictions — being British is no barrier to owning French property.
- → **It runs through a notaire, not a solicitor.** The notaire is a state official who serves the transaction, not you. You can appoint your own as well, at no extra cost.
- → **Two signings, not one.** The binding pre-contract (compromis de vente) comes first; the final deed (acte de vente) follows about three months later.
- → **You get a 10-day cooling-off period** after the compromis — withdraw freely, deposit returned. The seller has no equivalent.
- → **Budget 7–8% on top in "notaire fees"** on an existing property — but most of that is tax, not the notaire's fee. New-builds are far lower (~2–3%).
- → **Borrowing? Insist on the mortgage clause.** The condition suspensive lets you walk, deposit intact, if your loan is refused.
- → **Mind the currency.** Sterling-to-euro swings over a 3-month purchase can move the price by thousands — arrange transfers deliberately.
- → **The whole thing takes about 2–3 months** from accepted offer to keys.

Let's start with the truth nobody puts in the official guides: buying a home in France is *thrilling*. The drive through the countryside to the next viewing, the shutters you can already picture painting, the first coffee on a terrace that might become yours — this is one of the most exciting things you'll ever do, and you should let yourself enjoy every minute of it.

It's precisely *because* it's so exciting that it pays to go in with your eyes open. The process isn't difficult — but it's *different*, and the difference is where British buyers come unstuck. The steps don't map onto the English process, the notaire isn't the solicitor you're expecting, and several costs and risks arrive without warning if no one has walked you through them. Get the shape of it clear in your head, and you can give yourself over to the fun of it knowing the practical side is handled. This guide does that walk-through, start to finish, in the order things actually happen.

First, the one thing to understand about the notaire

In England you appoint a solicitor who acts for you, in your interest, against the other side's solicitor. France has no such figure. Instead, every property sale passes through a **notaire** — a state-appointed legal officer who oversees the transaction on behalf of the French state. The notaire verifies the title is clean, checks for charges and rights of way, confirms planning, collects the taxes, and registers the sale. What the notaire does *not* do is take your side.

This trips up almost every British buyer. The notaire is impartial by design — acting for the transaction, not for you or the seller. The good news: a single notaire can handle the whole sale, and if you'd prefer your own, you can appoint a second one at **no extra cost** — the fee is fixed and simply split between them. If your French isn't strong, doing this is often worth it for the reassurance alone.

Step 1 — Searching, shortlisting and talking to agents

This is the romantic part, and it's worth doing well rather than fast. Most British buyers begin online, and there are two kinds of place to look. The big French-language portals carry the deepest inventory — SeLoger, Bien'ici, LeBonCoin and PAP (the last for private sales, with no agency fee). And then there are the English-speaking agencies, which trade a little breadth for a great deal of reassurance — invaluable when you're navigating your first French purchase from a kitchen table in Kent.

A few worth knowing. Leggett Immobilier is the largest English-speaking agency in France, with hundreds of local agents nationwide and a bilingual contracts team used to handling buyers at a distance. Green-Acres is a vast multilingual portal that's excellent for getting a feel for what your money buys across different regions. And it's well worth seeking out the smaller, regionally-rooted agents who actually live where you're buying — in our own corner of south-west France, for instance, Wheeler Property South West France (with offices around Beauville, Lauzerte, Monflanquin and

Auvillar) is the kind of outfit whose buyers describe the experience as more like talking to a friend than an estate agent. That local knowledge — which builder is reliable, how the village really feels in February, what's about to come to market — is worth a great deal and rarely appears in a listing.

As you build your shortlist, a little discipline pays off. Be honest with yourself about the difference between the property you've fallen for and the property that suits the life you'll actually live — the dream barn forty minutes from the nearest *boulangerie* looks different in year three. Note the practical things alongside the pretty ones: distance to shops, schools and a doctor; broadband and mobile signal; whether it's on mains drainage or a septic tank; how it faces the sun; and what the winter is like, not just the August you're probably visiting in. When you speak to agents, tell them your budget *including* the buying costs (more on those below), be clear about your timescale, and don't be shy about asking why a property is being sold and how long it's been on the market. Good agents respect a buyer who knows their own mind.

When you've found it, you make a written offer — an *offre d'achat* — stating your price, how you'll fund it, and any conditions. An accepted offer is morally binding but not yet legally so; that comes at the next step. So enjoy the moment, but keep a little powder dry: the real commitment is the contract that follows.

Step 2 — The compromis de vente (the binding pre-contract)

Within a few weeks of an accepted offer, both sides sign the **compromis de vente** — the preliminary contract that binds buyer and seller. It sets the price, the completion target, the deposit (usually **5–10%**, held in the notaire's escrow, not handed to the seller), and crucially the *conditions suspensives* — the get-out conditions that must be satisfied for the sale to proceed.

Have the **notaire** draft the compromis, not the estate agent. An agent's version is shorter and tends to protect the sale rather than you; the notaire's is more thorough. You may also see a *promesse de vente* offered instead — a subtly different, one-sided contract where the seller commits and you hold an exclusive option, usually for a separate holding fee. Both routes give you the same cooling-off protection; the compromis is the more common.

WHAT NOBODY TELLS YOU

The 10-day clock starts when you receive the contract — not when you sign it

Your statutory cooling-off period is 10 calendar days, during which you can withdraw for any reason with your deposit returned in full. But the clock starts the day *after* you receive the signed copy — so if it's posted, delivery time effectively extends your window. The seller, note, gets no equivalent right: once past the cooling-off period, if you walk without a valid condition, they keep your deposit; if they walk, you can compel the sale.

If you're borrowing, the mortgage clause is everything

The single most important of the conditions suspensives is the *condition suspensive d'obtention de crédit* — the clause making the sale conditional on your mortgage being approved, typically within 45 to 60 days. If your loan is refused and this clause is properly written, you withdraw with your deposit returned. If it's vague, or missing, you don't. Make sure it's in, with realistic figures and timelines.

A word on French mortgages for British buyers: since Brexit, lending to UK-resident buyers has tightened. Non-residents are often limited to borrowing 50–70% of the price, sometimes less, and a French mortgage requires life insurance (*assurance emprunteur*) to secure it. Many British buyers fund through the UK or pay cash instead. The formal loan offer, when it comes, carries a mandatory **11-day reflection period** — you cannot legally accept before day 11.

Step 3 — The notaire's searches (the long middle)

Between the two signings — roughly three months — the notaire does the legal heavy lifting: title searches at the land registry, urbanism certificates, checks for any neighbour, municipal or SAFER pre-emption rights, and condominium paperwork where relevant. This gap is why French purchases feel slow to British eyes. There's no parallel chain of solicitors hurrying things along; the work happens steadily in the background.

Read the diagnostics before you commit

For an existing property the seller must supply a pack of surveys — the *dossier de diagnostic technique* — covering energy performance (DPE), asbestos (for anything built before 1997), lead (before 1949), and a natural-and-technological risk assessment, among others depending on the property. These should be attached to the compromis, so read them *before* you sign. Note that each has its own shelf life —

a termite report lasts only six months, the DPE ten years — so on a long purchase, check nothing has lapsed by completion. And be clear: none of these is a structural survey. If you want the building's bones checked, commission your own surveyor.

ESPECIALLY IN THE COUNTRYSIDE

A non-compliant septic tank becomes your bill — within a year

Many rural French homes run on a *fosse septique* (septic tank) rather than mains drainage. The seller must provide a compliance report. Here's the sting: if it's found non-compliant, the obligation to put it right usually passes to *you*, the buyer — typically within a year of purchase, and a replacement system can run to many thousands of euros. Treat that report as a price-negotiation lever, not a formality. The same rural alertness applies to SAFER, the rural land agency, which can hold pre-emption rights over agricultural land and must be notified of the sale.

Step 4 — The acte de vente (completion)

The final deed — the *acte authentique de vente* — is signed at the notaire's office, with buyer, seller (or their proxies) and notaire present. The balance is transferred, the keys change hands, and the property is yours. If you can't attend in person, you can grant a power of attorney (*procuration*) in advance — but arrange it early, not in the final fortnight, as it needs drafting and often notarising. If your French is shaky, arrange a sworn translator for the signing.

One small, sensible habit British buyers often skip: **view the property again shortly before completion**. Check it's being left in the agreed state and that any fixtures or chattels included in the sale are still there. It's far easier to raise a problem before you sign than after the keys are in your hand.

Your official title deed (*titre de propriété*) follows by post, often some months later, once the notaire has registered the sale.

What it actually costs

Beyond the price, the headline extra is the *frais de notaire* — and the name is misleading. On an existing property you'll budget roughly **7–8%** of the price, but the great majority of that is **transfer tax** paid to the state and the département, not money the notaire keeps. The notaire's own regulated fee is a small, sliding-scale slice; the rest is tax and registration charges.

That's why a **new-build** is so much cheaper on this line — around **2–3%** — not because the notaire charges less, but because the transfer tax is replaced by VAT (already in the price) and a far smaller registration duty. It's also worth knowing that most départements raised their share of the transfer tax by half a point from April 2025, so the exact figure depends on where you're buying — and that the 2026 finance rules introduced a reduction of up to half the transfer duty for qualifying first-time buyers.

THE COST MOST PEOPLE FORGET

The exchange rate can cost more than the notaire

Your property is priced in euros; your money is in sterling. Across a two-to-three-month purchase, normal currency movement can change the real cost by thousands of pounds — and you won't know the final figure until completion. You don't need a French bank account to handle this well (they're hard to open without a French address anyway); a UK account plus a specialist currency service is often the better route, and a forward contract can fix today's rate for a payment due months from now.

And after you own it

Ownership brings recurring obligations: *taxe foncière* (the annual property tax, paid by owners) and, for second homes, *taxe d'habitation* — which still applies to second residences even though it was abolished on main homes. If your French property holdings are large, the wealth tax on real estate (IFI) may come into play. And before you sign anything, give real thought to **how** you own the property — sole name, jointly, or through an SCI — because French inheritance law works very differently from the UK's, and the right structure is far easier to set up at purchase than to unpick later.

This guide offers practical, general information, not legal, tax, or financial advice. Pimpernel are not notaires, lawyers, or accountants. Property law, taxes, and the figures quoted here change, and every purchase is different — always confirm your own position with a qualified professional before you commit. The notaire is the legal authority in any French property purchase and acts impartially, for neither buyer nor seller.

LIBRARY · MONEY & PROPERTY

Selling property in France: the tax, the diagnostics, and the notaire

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · MONEY & PROPERTY

Selling property in France: the tax, the diagnostics, and the notaire

Everyone researches buying a French home; almost nobody researches selling one until they must — and then the questions come fast. How much capital gains tax will I pay? What are all these surveys I'm being asked for? Who's the notaire working for? The reassuring news: your main home is tax-free, a long-held holiday home often nearly so, and the process is orderly once you know its shape. Here's how selling actually works, and how to keep the tax as low as it legitimately can be.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

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THE SHORT VERSION

- → **Your main home is fully exempt** from capital gains tax — no tax, whatever the gain, if it's genuinely your résidence principale.
- → **A second home is taxed at 36.2%** (19% + 17.2% social charges) — but it **tapers to zero** over 22 years (income tax) and 30 years (social charges).
- → **Big gains carry a 2–6% surtax** above €50,000.
- → **Keep your invoices:** purchase costs and registered renovation works reduce the taxable gain — the biggest lever most sellers miss.
- → **You must supply the diagnostics** — a folder of standard surveys (energy, lead, asbestos, etc.) you pay for.
- → **The notaire runs the sale** in two stages and calculates and withholds your gains tax at completion.

Selling a home is stressful in any country; doing it in an unfamiliar system, in a second language, with an unfamiliar tax attached, understandably raises the temperature. But a French sale is a well-worn path, and most of the anxiety comes from not knowing two things: what you'll be taxed, and who does what. Get those clear and the rest is process. So let's start where the worry usually starts — the tax — because the answer is often far kinder than people fear, and then walk through the mechanics.

Exempt
Your main home — no gains tax at all

22 / 30 yrs
When the second-home tax tapers to zero

36.2%
Headline gains rate before taper

Notaire
Calculates & withholds the tax at sale

Capital gains tax — usually less than you fear

The *plus-value* is the tax everyone frets about, and for most sellers it turns out to be modest or nil. Open each to see why.

Sell later, pay less — the taper

Your main home is exempt. On a second home, the tax falls with the years you've owned it.

Your main residence — exempt from day one, whatever the gain

A second home — combined rate 36.2% at the start, then it tapers:

Income tax (19%) **→ 0 at 22 yrs**

Social charges (17.2%) **→ 0 at 30 yrs**

First 5 years: no relief. Then it falls each year.
Large gains over €50,000 also carry a surtax of 2–6%. The notaire calculates and withholds it at sale.

Capital gains on a second home taper to zero over 22 years (income tax) and 30 years (social charges). Your main home is exempt throughout.

NO TAX AT ALL **Your main home is fully exempt**

The best news first: the sale of your *résidence principale* — your genuine main home — is **completely exempt** from capital gains tax and social charges, regardless of how big the gain or how long you've owned it. The catch is that it must really be your main residence at the point of sale; a place you moved out of a while ago can lose the exemption, so timing a sale around a move matters.

FALLS WITH THE YEARS **A second home: 36.2%, then it tapers**

On a second home or holiday home, the gain is taxed at **19% income tax + 17.2% social charges = 36.2%** — but only in full for the first five years. After that it **tapers with ownership**: the income-tax part falls to zero after **22 years**, and the social-charges part after **30 years**. So the longer you've held it, the less you pay, reaching nil at 30 years. This is why a long-held French holiday home can often be sold with little or no gains tax.

OVER €50K **Big gains carry a surtax**

On top of the 36.2%, gains above **€50,000** attract a **surtax of 2% to 6%**, rising in bands up to the largest gains. It only bites on substantial profits, but on a valuable property it's a real addition worth factoring into your sums.

KEEP THE INVOICES **What you can deduct to shrink the gain**

The taxable gain is the sale price minus your purchase price and allowable costs — and those costs are worth capturing. **Notaire and agency fees** on the original purchase, and **documented renovation and improvement works** carried out by registered French businesses (keep the invoices), can be added to your cost base, reducing the gain. This is the single biggest lever most sellers underuse — dig out those old invoices.

THE MONEY MOST SELLERS LEAVE ON THE TABLE

Find every renovation invoice before you calculate the gain

The taxable gain is your profit — sale price minus what the place *really* cost you — and "cost" includes the notaire and agency fees you paid on purchase, and the renovation and improvement works you had done by registered French firms. Every euro of documented, allowable spend you add to your cost base is a euro of gain you don't pay 36.2% on. People routinely forget the new roof, the rewire, the extension, and hand the taxman money they needn't. Before you let anyone calculate your *plus-value*, dig out the invoices — a shoebox of old *factures* can be worth thousands.

The process — diagnostics, contracts, completion

Beyond the tax, selling is a sequence of well-defined steps, and the surprises are only surprises if nobody warned you. Open each.

SELLER PAYS **The diagnostics — a folder of surveys you must provide**

French sellers must supply a *dossier de diagnostic technique* — a set of standard survey reports commissioned from a certified *diagnostiqueur*. Depending on the property and area these cover things like energy performance (the *DPE*), lead, asbestos, termites, gas and electrical safety, and natural-risk exposure. You pay for these, they take a visit and a few days, and the buyer sees them before committing. Order them early so they don't hold up the sale.

TWO CONTRACTS **The two-stage sale, through the notaire**

A French sale runs in two steps, both handled by a *notaire* (often one acting for both sides). First the *compromis de vente* — the binding preliminary contract, after which the buyer has a short cooling-off period. Then, a few months later, the *acte de vente* — final completion, when the money and keys change hands. The notaire also **calculates and withholds your capital gains tax** straight from the proceeds, so it's settled at sale, not later.

4–8% **Agency fees — and who pays them**

If you sell through an *agence immobilière*, fees are higher than in the UK — often **4–8%** — and the listing will usually state whether they're charged to the seller (*honoraires vendeur*) or added for the buyer. Selling privately (*de particulier à particulier*) avoids them but means doing the legwork yourself. Either way the notaire's fees on completion are the buyer's cost, not yours.

A note for non-residents

If you've already left France and are selling from abroad, the picture shifts a little: non-residents can face additional requirements, and in some cases must appoint a *représentant fiscal* (a tax representative) for larger sales, whose job is to guarantee the gains-tax calculation to the French authorities. The taper relief and main-home rules still broadly apply, but the paperwork is heavier, so if you're selling as a non-resident it's worth confirming the current thresholds and whether a representative is needed for your sale. For most people selling the home they still live in, none of this applies — it's the straightforward, and tax-free, case.

Sold well, a French sale is calm and predictable: order the diagnostics early, gather your cost invoices, let the notaire handle the two contracts and the tax, and plan how you'll move the proceeds home without losing a slice to the exchange rate. The taxman is often gentler than the rumours suggest — especially on the home you've actually lived in.

STRAIGHT FROM THE SOURCE

Plus-value (capital gains) rules and the tax itself are on impots.gouv.fr; the notaire-led sale process is explained on notaires.fr and service-public.fr.

Capital gains rules, the taper, the surtax and the process here are current for 2026 and drawn from official and specialist sources, but tax law is intricate and depends on your residence, the property and your circumstances. Pimpernel are not tax advisers or notaires. Confirm your position with a qualified French tax adviser or notaire before selling. This guide is general information, not advice.

LIBRARY · RENTING

Renting in France: a British tenant's guide

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RENTING

Renting in France: a British tenant's guide

France is wonderfully protective of tenants once you're in — but getting in is the hard part. Landlords expect a thick paperwork file before they'll even show you the flat, and most want a guarantor that British income alone won't satisfy. Here's how the system actually works, and how to clear its real hurdle, for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

- → **The hard part is getting accepted, not the renting itself.** French tenancy law strongly protects tenants once you're in — so landlords are cautious up front, and the entry process is paperwork-heavy.
- → **You need a "dossier" before you can even view.** A complete file of ID, proof of income, and tax documents — often required just to be shown the property. Incomplete files are binned instantly in competitive areas.
- → **The guarantor is the real British hurdle.** Landlords want a *garant* (someone French-based who'll cover your rent if you default). Foreign income doesn't reassure them — but there are clean solutions.
- → **Furnished vs unfurnished changes everything.** Unfurnished = 3-year lease, 2 months' deposit, more security. Furnished = 1-year lease, 1 month's deposit, more flexibility.
- → **Your notice period to leave is short; the landlord's is long.** You can leave an unfurnished lease with 3 months' notice (1 in high-demand zones); a landlord can usually only end it at term, with 6 months' notice and a valid reason.
- → **Your deposit is protected by law.** Returned within 1 month (2 if there's a dispute), with an automatic 10%-per-month penalty if the landlord is late.
- → **Home insurance is compulsory.** Tenant liability insurance (*assurance habitation*) is a legal requirement, not optional.

Here's the thing to understand about renting in France, because it explains everything else: the system is built to protect *tenants*, heavily. Once you hold a French lease, you have remarkably strong rights — long contracts, short notice to leave, a winter eviction ban, deposit protections with teeth. That's the good news. The flip side is that landlords know all this, so they're cautious about *who* they let in — which is why the entry process is a paperwork gauntlet, and why the genuinely hard part of renting in France happens before you've signed anything.

For British renters specifically, that gauntlet has one hurdle taller than the rest — the guarantor — which we'll deal with properly, because it's where most expat applications stall. But first, the lie of the land.

Furnished or unfurnished — pick your regime

French rentals come in two legal flavours, and the choice shapes your lease length, deposit, and flexibility:

- **Unfurnished (*non meublé / vide*)** — the standard long-term option. Minimum **3-year lease** (6 if the landlord is a company), deposit capped at **one month's rent**, and it auto-renews. Best for settling. Note "unfurnished" in France can mean genuinely bare — sometimes without light fittings or kitchen units — so check what's actually included.
- **Furnished (*meublé*)** — more flexible, common in cities and expat areas. **1-year lease** (9 months for students, non-renewing), deposit up to **two months' rent**, and the property must by law include a defined minimum of furniture and equipment (bed, bedding, cooking equipment, table, seating, storage, lighting). Good for a softer landing while you find your feet.

There's also the ***bail mobilité*** — a short furnished lease of 1 to 10 months for people in transition (training, temporary work), with no deposit and no renewal. Useful if you're bridging to something permanent.

The dossier — your paperwork passport

In France, the **dossier** is everything. It's the file of documents proving who you are and that you can pay — and you'll typically need it *complete* before a landlord or agency will even show you a property, let alone accept you. In a competitive market, an attractive flat can draw twenty or thirty applications from a single viewing, and an incomplete dossier is discarded on sight.

The documents a landlord may ask for are actually **regulated by law** (a 2015 decree) — they can't demand just anything — but the standard set is:

- **Proof of identity** — passport, and for non-EU citizens (which now includes Britons) a valid visa or residence permit. Landlords want to see you're legally entitled to be here for the lease term.

- **Proof of income** — typically the last three payslips if employed, or recent tax returns and accounts if self-employed or retired. The unwritten rule: your net monthly income should be **around three times the rent** (including charges).
- **Proof of current address** and recent tax notice.

France also runs a free official platform, **DossierFacile**, that builds you a verified, certified digital dossier — worth using, because a "verified" file reassures landlords and helps level the playing field for foreigners with non-standard paperwork.

WHAT NOBODY TELLS YOU

Your perfectly good British income may not be enough on its own

This is the one that blindsides British renters. You can have a healthy salary, a fat bank balance, or a comfortable pension — and still get rejected, because the income is *foreign*. From a French landlord's point of view, foreign income is hard to verify and offers no easy legal recourse if you stop paying and leave the country. It's not personal; it's risk management against France's very tenant-friendly eviction rules. The answer isn't to prove your wealth harder — it's to provide a **guarantor the landlord trusts**, which is a solved problem (see below). Going in expecting your income to speak for itself is the single most common way British applications stall.

The guarantor — and how to clear it

Most landlords want a ***garant*** (or *caution*): a third party who signs to promise they'll pay your rent if you don't. Traditionally that's a French-based parent or relative earning several times the rent — which most British arrivals simply don't have. The good news is there are three clean routes, and one of them is free:

- **Visale** — a *free* government-backed guarantee scheme (run by Action Logement). The state acts as your guarantor at no cost. It's the best option *if you qualify*: broadly, tenants aged 18–30 (regardless of job), and over-30s with a permanent French contract (CDI). You apply online at visale.fr, get a certificate, and add it to your dossier — landlords widely recognise it. For many newcomers, though, the age and CDI limits put it out of reach.

- **A paid guarantor service** — private companies (GarantMe is the most widely accepted in 2026, with Cautioneo, SmartGarant and others competing) act as your institutional guarantor for a fee, typically around **3–4% of annual rent**. They're designed precisely for foreigners, freelancers and retirees without a French guarantor, and for most British renters over 30 this is the practical answer. Check which service your shortlisted landlords actually accept before paying.
- **A foreign guarantor** — legally, your guarantor does *not* have to be French. A UK parent earning several times the rent, with translated tax documents (by a *traducteur assermenté*, a sworn translator), is legally acceptable. In practice many landlords resist it as harder to enforce, so have Visale or a paid service ready as a fallback.

The honest takeaway: don't treat the guarantor as an afterthought. Sort it *before* you start viewing, because not having one is the thing that most reliably turns a "yes" into a "next applicant, please".

Moving in: the état des lieux and the deposit

Two things happen around move-in that matter enormously later.

The ***état des lieux*** (inventory of condition) is done when you get the keys — a detailed record of the property's state, room by room, fixture by fixture (and, for furnished lets, every item). You get a copy. When you leave, a check-out inventory is compared against it, and that comparison decides whether any of your deposit is withheld for damage. **Be meticulous**: note every existing mark and flaw, take dated photos, and have both parties acknowledge them. A thorough check-in inventory is your single best protection for your deposit.

The **deposit** (*dépôt de garantie*) — one month's rent unfurnished, up to two furnished — is well protected by law on the way out. The landlord must return it within **one month** if the check-out matches the check-in, or **two months** if there are differences to settle. Miss that deadline and they owe you an automatic **penalty of 10% of the monthly rent for every month late** — you don't have to prove harm, only that they were late.

Leaving: notice periods favour you

French law makes it easy for you to leave and hard for the landlord to push you out — a deliberate asymmetry.

- **You** can end an **unfurnished** lease any time with **3 months' written notice** — reduced to **1 month** in a high-demand *zone tendue*, or for specific reasons like a job move, job loss, or health. A **furnished** lease needs just **1 month's** notice, always.
- **The landlord** can generally only end an unfurnished lease at its 3-year term, with **6 months' notice** and a valid legal reason (selling, reclaiming for family use, or serious tenant breach). For furnished, it's 3 months' notice at term, with a reason.

Notice must go by registered post (*lettre recommandée avec accusé de réception*) or be hand-delivered with proof. And note: you remain liable for rent through the notice period even if you leave early, unless the landlord agrees otherwise or a replacement tenant is found.

WHAT NOBODY TELLS YOU

Tenant insurance isn't optional — and "no pets" clauses often aren't enforceable

Two quiet facts. First, **home insurance (*assurance habitation*) is legally compulsory** for tenants — covering fire, water damage and the like. If you don't take it out, the landlord can take it for you and bill you, or ultimately use it as grounds to end the lease. Sort it before you collect the keys; you'll usually need to show the certificate at signing. Second, for unfurnished lets, a blanket "no pets" clause is generally **not enforceable** under French law for ordinary domestic animals — a point worth knowing if a landlord tries to refuse on that basis alone (though you remain liable for any damage they cause).

So, what should you actually do?

Front-load the preparation, because in France the battle is won or lost before you view. Assemble a complete **dossier** early — ideally a verified one via DossierFacile — and, most importantly, **line up your guarantor before you**

start looking: Visale if you qualify, a paid service like GarantMe if you don't. Decide whether furnished or unfurnished suits your stage (a furnished one-year lease is a forgiving first move). Then, at the keys, treat the *état des lieux* as the deposit-protecting document it is, and take out your compulsory insurance before move-in. Do all that, and you tip the odds firmly in your favour — and once you're in, French law is very much on your side.

This guide offers practical, general information, not legal advice. Pimpernel are not lawyers, letting agents, or housing advisers, and we have nothing to sell you. Rental law, deposit and notice rules, guarantor schemes, and the figures and thresholds quoted change and can vary by region and by the specific lease, and how they apply depends on your own circumstances and contract. Always read your lease carefully and confirm your position with the official Service-Public website, an ADIL housing-advice office, or a qualified professional before acting.

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LIBRARY · PROPERTY & HOME

Planning permission in France: déclaration préalable vs permis de construire

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · PROPERTY & HOME

Planning permission in France: déclaration préalable vs permis de construire

A new window. A garden shed. A pool for the children. A barn crying out to be a bedroom. In Britain much of this is permitted development you'd never think twice about — in France, a surprising amount of it needs the commune's blessing first, and doing it in the wrong order is how good renovations turn into expensive regrets. The system isn't hostile, and it's genuinely logical once you see it, but it catches almost every British arrival out at least once. Here's how French planning permission actually works: which consent your job needs, what the numbers are, how the process runs, the tax that follows — and why you must never, ever build first and ask later.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

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THE SHORT VERSION

- → **Two consents.** A light déclaration préalable (DP) for small works and changes of appearance; a full permis de construire (PC) for anything substantial.
- → **The magic numbers:** nothing under 5 m², a DP from 5 to 20 m² (up to 40 m² for an extension in a town with a local plan, or **PLU**), a permis above that — and an architect once the total tops 150 m².
- → **Even a new window or a re-render needs a DP** — changing the exterior look is the commune's business.
- → **Check the PLU and get a certificat d'urbanisme before you buy a project** — the zoning decides what's ever possible.
- → **Silence often means yes** — but get written confirmation, display the site board, and keep every stamped form for when you sell.
- → **Never build without asking.** The penalties run to forced demolition and fines per square metre, and undeclared work can sink a future sale.

Every British renovator in France remembers the moment the penny dropped: that the shed, the extra window, the pool, the knocked-through barn — jobs you'd have cracked on with at home — first have to pass by the **mairie**. It feels heavy-handed at first. But French planning has a clear internal logic: the outside of a building, and how it sits in its village, is treated as a shared thing, so the commune gets a look before you change it. Get your head around two consents and a handful of numbers and the whole system falls into place — and, done right, it's rarely the ordeal newcomers fear. Let's start with the fork in the road: which permission your project actually needs.

5 m²
Under this, usually no formality

40 m²
DP limit for a town-zone extension

€892/m²
2026 taxe d'aménagement base (off-IDF)

2 months
Typical permis de construire wait

Which one do you need? DP vs permis de construire

Almost every job lands as one of three things: no formality, a **déclaration préalable**, or a **permis de construire**. Which one is decided mostly by surface — but the type of work matters too. Here's the map, then the detail. Open each.

Which permission? The surface thresholds

By floor area or footprint (surface de plancher / emprise au sol), whichever is greater.

The work	No formality	Déclaration préalable	Permis de construire
New building or garden shed	≤ 5 m²	5–20 m²	> 20 m²
Extension — in a town (PLU) zone	≤ 5 m²	5–40 m²	> 40 m²
Extension — outside a PLU zone	≤ 5 m²	5–20 m²	> 20 m²
Swimming pool (the basin)	≤ 10 m²	10–100 m²	> 100 m²

Over **150 m²** total floor area → an architect is required.

Changing the exterior look (window, render, shutters, fence) usually needs a déclaration préalable.

A pool shelter **1.80 m** or higher → permis de construire, whatever the basin size.

Which consent your project needs, by surface: no formality under 5 m², a déclaration préalable in the middle band, a permis de construire above it — with the DP ceiling rising to 40 m² for an extension inside a town PLU zone.

THE DP **Déclaration préalable — the light-touch one**

A **déclaration préalable de travaux** (DP) is the lighter of the two consents — a declaration you file and, if the mairie doesn't object within the deadline, you may proceed. It covers **small works and changes of appearance**: a modest extension, a garden shed, most swimming pools, new or altered windows, a change of roof or render, solar panels, a fence, or dividing a plot. It's a single *Cerfa* form with plans and photos, and the instruction period is usually just **one month**. Think of it as 'telling the commune, and giving it a chance to say no.'

THE PC **Permis de construire — the full permit**

A **permis de construire** (PC) is the proper building permit, needed for anything substantial: a **new house**, a larger extension, a major change of use with structural work, or anything taking you over the surface thresholds below. The dossier is heavier (fuller plans, a site plan, a description of materials and how the building sits in its surroundings), and the wait is longer — **two months for a house, three for most other projects**, and often a month more where a protected zone brings the architect of French heritage into it. Over **150 m²** of total floor area, you must use an **architect**.

5 / 20 / 40 / 150 **The surface thresholds, in plain numbers**

The line between the two is drawn by **surface** — measured as either *surface de plancher* (enclosed floor area) or *emprise au sol* (ground footprint), whichever is greater. A brand-new detached building or shed needs nothing up to 5 m², a DP from 5 to 20 m², and a PC above 20 m². For an **extension to an existing house**, the DP ceiling jumps to **40 m²** if you're inside a town covered by a *PLU* (the commune's local planning rulebook) — but only 20 m² outside one. And whatever the extension size, if it pushes the **total over 150 m²**, you need a permis and an architect. The diagram above is your ready-reckoner.

THE COMMON JOBS **Pools, sheds, fences and changing the look**

The jobs Britons most often get caught by. A **swimming pool**: no formality for a basin up to 10 m², a DP from 10 to 100 m², a PC above that — and a **pool shelter 1.80 m or higher** needs a permis whatever the basin size. A **garden shed or carport** follows the 5 / 20 m² rule like any building. A **fence or wall** often needs a DP, especially in protected areas or where the commune requires it — ask the mairie. And crucially, **changing the exterior appearance** at all — a new window, different shutters, a colour, a re-render, swapping the roof tiles — needs a DP even if nothing gets bigger. The outside of your house is, in French law, partly the commune's business.

THE THING THAT SURPRISES BRITONS MOST

No answer? You've probably been approved — but don't take the risk

Coming from a British system where planning silence means nothing, arrivals are stunned to learn that in France a *lack* of reply usually counts as a **yes**: if the mairie doesn't object within the instruction deadline, your DP becomes a *non-opposition* and your permit a *permis tacite*, and you may lawfully proceed. It's a genuine mercy in a country famous for paperwork. But treat it with care — protected heritage zones are an exception where silence can cut the other way, and a future buyer's **notaire** will want proof. So even when you're sure the deadline has passed, go to the mairie and ask for a written *certificat de non-opposition*. It costs nothing and it's the document that lets you build, and later sell, without a cloud over the work.

Before you touch anything: zoning and the CU

The forms come second. What decides whether a project is possible at all is the **zoning** — and there's a free piece of paper that tells you where you stand before you commit a euro. This is the part that saves people from buying a lovely wreck they'll never be allowed to change. Open each.

LOCAL RULES **The PLU decides what you can actually do**

Before size, before forms, comes **zoning**. That *PLU* has a full name — the *plan local d'urbanisme* — and it's the local planning map and rulebook that says what may be built where, in what materials, at what height, and what colour. Some smaller communes use a simpler *carte communale*, and a few fall back on the national *RNU*. Two plots next to each other can carry very different rules, and the PLU is where dreams of a glass extension or a second dwelling quietly live or die. It's public — ask at the mairie or find it online — and worth reading *before* you fall in love with a project.

DO THIS FIRST **The certificat d'urbanisme — ask before you buy**

The single most useful piece of paper for anyone buying a project. A **certificat d'urbanisme** (CU) is a free request to the mairie that tells you the rules on a plot: the informational *CUa* sets out the applicable rules and taxes, while the operational *CUb* tells you whether a *specific* project is feasible. Get one **before you sign** for a barn to convert or a garden to build on — it freezes the rules in your favour for **18 months**, and can save you from buying a ruin the commune will never let you touch.

ABF **Protected zones and the Architecte des Bâtiments de France**

If your property is near a *monument historique*, in a *site patrimonial remarquable*, or in certain villages and conservation areas, the **Architecte des Bâtiments de France** (ABF) gets a say. That means stricter rules on materials, tile types, window styles and colours, a longer instruction period, and sometimes a firm 'non' to modern touches. It's not there to torment you — it keeps French villages looking the way you fell for — but budget the extra time and expect to use traditional materials. Ask the mairie early whether the ABF is involved; it changes what's realistic.

The process, and the paper trail after

Once you know which consent you need, the mechanics are straightforward and mostly predictable. The trick is knowing the sequence — file, wait, display, build, close — and keeping the evidence at each step. Open each.

LE DÉPÔT **Filing — online or at the mairie**

You file the relevant *Cerfa* form with its plans and photos. Since 2022, every commune of **3,500+ residents** must accept **online submission** (a *guichet numérique* or the national portal); smaller communes may still take paper in duplicate at the mairie counter. Either way, keep your dated receipt — the instruction clock starts from a complete dossier, and the mairie has one month to ask for anything missing.

1-3 MONTHS **The wait — and the silence that often means yes**

Instruction runs about **one month for a DP** and **two to three months for a permis**. Here's the part that startles arrivals: if the deadline passes with **no reply**, you're usually granted by default — a *non-opposition* (DP) or a *permis tacite* (PC). Silence means yes. But not always — protected (ABF) zones are a notable exception, where silence can mean the opposite — so always ask the mairie for a written **certificat de non-opposition** as proof before you start or sell.

AFFICHAGE + RECOURS **Display the panneau, then the two-month clock**

Once granted, you must **display a site board** (the *panneau d'affichage*, at least 80 cm, visible from the road) for the whole of the works and for a continuous **two months minimum**. That display starts the **neighbours' appeal window** (*recours des tiers*): for two months, a third party can challenge your permit. Photograph the board up, dated, so you can prove it was shown — it's your protection against a late objection.

START & FINISH **DOC and DAACT — opening and finishing**

Two more forms bracket a permis. When work begins you file the **DOC** (*déclaration d'ouverture de chantier*); when it's finished you file the **DAACT** (*déclaration attestant l'achèvement et la conformité des travaux*), certifying it was built as permitted. The mairie then has three months (more in some zones) to inspect. Keep the stamped DAACT safe — you'll be asked for it when you **sell**, as proof the work was legitimate.

The taxe d'aménagement — the bill that follows the permit

Here's the one that ambushes people a year later. Most works that create surface — an extension, a shed over 5 m², a pool — trigger a one-off **taxe d'aménagement** (development tax), billed by the tax office after completion. It's worked out on a national per-square-metre value set each year, multiplied by your local rates. For **2026** the base value is **€892/m²** outside the Paris region (**€1,011/m²** within it) — and, unusually, that's a *fall* of around 4%, the first drop in nine years. Swimming pools have their own fixed value of **€251/m²** of basin. On top sits your commune's rate (typically 1–5%) plus a departmental rate (up to 2.5%), with a **50% reduction on the first 100 m²** of a main home. In real terms: a modest pool might bring a few hundred euros; a decent extension, four figures. It's declared to the tax office within 90 days of finishing (through the *Gérer mes biens immobiliers* service on impots.gouv.fr), and for larger bills you can pay in instalments — but budget for it from the start, because it lands whether or not you saw it coming.

The one thing not to do: build without asking

It's tempting. The shed is small, the barn is round the back, nobody will notice. Resist it — this is the mistake that turns a project into a nightmare. Building without the required consent is an *infraction*, and the consequences are real: the courts can order you to **demolish or regularise** at your own cost, and the fine runs from roughly **€1,200 to €6,000 per square metre**. The criminal exposure lasts six years from completion, and a neighbour can bring a civil claim for up to ten. Worse for most people is the quiet trap at the other end: when you come to **sell**, the notaire and the buyer will want proof that every visible change was authorised. Undeclared works can knock thousands off the price, delay or collapse a sale, or leave the buyer able to come after you afterwards. A weekend saved now is not worth a sale lost later. If something was built before your time and you're unsure it was ever declared, ask the mairie and, where you can, **regularise it** — a retrospective DP or permis is far cheaper than the alternative.

STRAIGHT FROM THE SOURCE

Read the official rules for a déclaration préalable (F17578) or a permis de construire (F1986) on service-public.fr, the taxe d'aménagement detail on economie.gouv.fr, and your plot's zoning via your mairie's PLU.

The thresholds, timeframes, tax values and penalties here are current for 2026 and drawn from official and specialist sources, but planning is deeply local: your PLU, your zone, the involvement of the Architecte des Bâtiments de France and your commune's own rates all change what applies to a specific plot. Pimpernel are not architects, surveyors or planning lawyers. Confirm your project with your mairie and, for anything substantial, a French architect or *maître d'œuvre* before you act. This guide is general information, not planning advice.

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LIBRARY · LIVING HERE

Living in rural France: the practical realities nobody warns you about

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

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Living in rural France: the practical realities nobody warns you about

The rural French dream is a real and glorious thing — the stone house, the shutters, the woodsmoke, the space. But a country property runs on systems a town house takes for granted, and comes with rhythms and obligations that catch newcomers out: your own private sewage works, water you may have to test, heating that's a seasonal chore, hunters across the fields, and neighbours with long memories. None of it should put you off. All of it is much better known in advance. Here's the honest, practical picture of rural life — the bits the estate agent's photos leave out.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

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THE SHORT VERSION

→ **Your house runs its own utilities** — likely a fosse septique for waste (inspected by the SPANC), and possibly a well or spring for water. Check both before you buy.

→ **Heating is a real cost and a real chore** — wood is cheapest, oil is being phased out, heat pumps are subsidised.

→ **Don't assume fibre** — rural broadband is uneven; confirm the actual connection at the actual address.

→ **La chasse is part of life** — hunting season runs September to February; wear bright colours walking, and befriend the local hunt.

→ **Be a good rural neighbour** — France even protects the "sounds and smells" of the countryside; fit in with the rhythm and you'll be welcomed.

→ **Rural land carries obligations** — servitudes, rights of way, water rights and a lot of upkeep. Know them before you sign.

There's a version of moving to France that's really moving to *rural* France — the barn, the acre, the view, the silence. It's one of the best decisions people make, and we'd never talk anyone out of it. But the countryside asks more of a house and its owner than a town does, and the gap between the estate-agent fantasy and the lived reality is filled with things nobody mentions until you're living them: the tank in the garden that's yours to maintain, the water that comes from a hole in the ground, the winter that eats firewood, the Sunday-morning shotguns. Go in knowing all of it and rural France is pure joy. Go in blind and the first autumn can be a shock. So let's take the realities honestly — first the systems that run the house, then the life around it.

SPANC
Inspects your septic tank

~4 years
Between fosse septique emptyings

Sept–Feb
The hunting (chasse) season

Bois
Still the cheapest way to heat

The four systems that run a rural house

A town house plugs into the commune for everything. Out here, water, waste, heat and connection are substantially your own affair — and understanding them is the difference between a house that works and one that surprises you. Open each.

What runs a rural French house

Four things a town house takes for granted — and out here, each one is yours to manage.

Water
Mains (eau de ville) — with standing charges
...or a private well (puits) or spring (source)
Test private supplies before you drink

Waste
No mains drains: a fosse septique
Inspected by the SPANC; emptied ~4-yearly
On sale, needs a recent conformity report

Heating
Wood (bois) — cheapest, most common
Oil (fioul) being phased out
Heat pumps — subsidised (MaPrimeRénov')

Connectivity
Fibre where it's reached — check first
Otherwise 4G box or satellite
Mobile signal varies valley to valley

The four systems a rural French home runs itself: water, waste (the fosse septique), heating and connectivity — each your responsibility, not the commune's.

NOT OPTIONAL **The fosse septique — your own private sewage works**

No mains drains out here, so your waste goes to a *fosse septique* (septic tank) or a modern *fosse toutes eaux*. It's inspected by the commune's **SPANC** (*Service Public d'Assainissement Non Collectif*), needs emptying roughly **every four years**, and on a sale you must provide a conformity report less than three years old. If it's non-compliant, the buyer typically has a year to put it right — so check the SPANC report *before* you buy, as an upgrade runs to several thousand euros.

CHECK THE SOURCE **Water — mains, well or spring**

Many rural homes are on *eau de ville* (mains) with a standing charge, but plenty rely on a private *puits* (well) or *source* (spring). Private supplies are wonderful and free of bills, but they're your responsibility: **test the water** before you drink it, expect it to need treatment, and know that a dry summer can mean a dry tap. Check which you're buying — and whether the well has a legal declaration.

BUDGET FOR IT **Heating — wood, the dying oil boiler, and heat pumps**

Rural France largely heats with **wood** (*bois*) — cheapest, cosiest, and a genuine seasonal chore of ordering, stacking and feeding a *poêle* or *insert*. Old houses may run on **oil** (*fioul*), now being phased out — no new oil boilers — so factor a switch eventually. **Heat pumps** (*pompes à chaleur*) are the encouraged replacement, with real state grants (*MaPrimeRénov'*) to help. Budget heating as a real annual cost in a big stone house.

CHECK THE ADDRESS **Connectivity — don't assume fibre**

Rural fibre (*la fibre*) is rolling out fast but unevenly, so **check the address, not the village**. Where it hasn't arrived, a 4G box or satellite keeps you online, and mobile signal can change from one valley to the next. If you work from home, confirm the actual connection at the actual house before you commit — it's the modern dealbreaker.

THE ONE TO CHECK BEFORE YOU BUY

Get the fosse septique report before you fall in love

If you take one warning from this guide, take this: the *fosse septique* is the single most expensive rural surprise. A non-compliant system can cost several thousand euros to replace, and on a sale the SPANC conformity report is a required part of the *diagnostics* pack — so it exists, and you're entitled to see it. Read it *before* you're emotionally committed to the house, not after. The same goes for the water arrangement and the servitudes: these are cheap to check and painful to discover. A rural house rarely has hidden charm problems; it has hidden *plumbing* problems, and they're all knowable in advance.

The life around the house

Beyond the bricks and pipes, rural France comes with a culture and a calendar — some of it charming, some of it requiring a little adjustment from a British town-dweller. Open each.

SEPT–FEB **La chasse — living with the hunt**

Hunting (*la chasse*) is woven into rural French life, with a season running roughly **September to February** and Sundays a common hunting day. It's usually well-organised and safe, but in season it's wise to **wear bright colours** when walking and keep dogs close. Hunters may have traditional rights of access across land, including possibly yours; if that troubles you, there are legal routes to oppose hunting on your own property, but they're involved. Mostly, a friendly relationship with the local *société de chasse* smooths everything.

THE UNWRITTEN RULE **Being a good rural neighbour**

Country France runs on neighbourliness and long memory. Say **bonjour** to everyone, go to the village *fête*, accept the offered *apéro*, and don't be the newcomer who complains about cockerels, church bells, cowbells or the smell of a working farm — France even passed a law protecting the *sons et odeurs* of the countryside after too many such rows. Fit in with the rhythm and a rural village will quietly fold you in.

KNOW THE SERVITUDES **The land itself — hedges, wells, rights of way**

Rural property comes with rural obligations: hedge and boundary (*bornage*) etiquette, shared tracks and rights of way (*servitudes*), well and water rights, and the upkeep of a lot more ground than a town garden. Before buying, understand exactly what the *servitudes* on the property are — who can cross your land, and whose you can cross — because these run with the land, not the owner.

So — is rural France worth it?

Overwhelmingly, for the right person, yes. The people who thrive are the ones who went in clear-eyed: who read the fosse report, tested the well, budgeted the firewood, learned to wave at the hunters and turned up to the village fête. The countryside rewards that realism with something increasingly rare — space, quiet, a genuine community, and a life lived at the pace of the seasons. The ones who struggle are usually the ones who bought the view and ignored the plumbing, or who expected a French village to be a British suburb with better weather. It isn't, and that's the whole point. Understand what a rural house actually asks of you, say yes with your eyes open, and you'll have made one of the great trades of your life.

STRAIGHT FROM THE SOURCE

For the official rules behind rural life — water, waste, land and local services — service-public.fr is the government's definitive reference.

The rules, costs and obligations here — SPANC inspections, fosse requirements, heating grants, hunting seasons and rural rights — are current for 2026 and drawn from official and lived sources, but they vary by department and property, and each house is different. Pimpernel are not surveyors, notaires or SPANC inspectors. Confirm the specifics of any property with the diagnostics pack, the notaire and the mairie before you buy. This guide is general, practical information.

LIBRARY · UTILITIES

Utilities in a French home: electricity, gas, water and heat

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · UTILITIES

Utilities in a French home: electricity, gas, water and heat

Nobody warns you that the gas comes in a tank in the garden, the water might come from a hole in the ground, and the sewage almost certainly isn't going anywhere near a public sewer. If you've only ever run a British house on mains everything, rural France is a different machine. Here's how it actually works in 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

- **Mains gas is a town thing.** Most rural French homes have no gas main at all. Heating comes from oil, a propane tank, wood, electricity or a heat pump — and the boiler you inherit largely dictates your bills.
- **Electricity has two halves.** Enedis owns the meter and the wires and never changes; your *supplier* is whoever you choose to buy from. Almost every confusing phone call comes from muddling the two.
- **Set the power up before you move in** — ideally a fortnight ahead. With a Linky meter it costs €1.78 and happens remotely; leave it late and an emergency call-out runs to €151.42.
- **The puissance (kVA) is why your trip switch keeps going.** French homes buy a maximum draw, not just units. Six kVA is the national default and it is not much. Changing it costs €4.28 on a Linky.
- **You can't choose your water company.** The commune decides, the price is set locally, and it ranges from under €1.30 to over €8 per cubic metre depending on where you live.
- **Fosse septique, not sewer.** Around five million French homes treat their own waste. The SPANC inspects it, and a report less than three years old is compulsory when a house is sold.
- **Oil boilers are being squeezed out, not banned.** Yours can stay and be serviced — but you can't replace it with another oil boiler, and the manufacturers have largely left the market.
- **Wood is sold by the stère,** which is the single easiest unit in France to be quietly short-changed on. Ask the log length before you agree a price.

There is a particular moment, usually about a week after the move, when the reality of a French rural house lands. The trip switch goes for the third time in an evening. Somebody mentions the tank. You find a manhole cover in the lawn that nobody has explained. And you realise that "sorting out the utilities" — a Saturday-morning job in Britain, three websites and a comparison site — is going to be rather more involved than that.

It isn't hard. It's just built differently, and almost nobody explains the shape of it before you arrive. So here's the shape of it: what each utility actually is in France, what you have to do in your first month, and the handful of expensive traps that catch British arrivals almost without exception.

Start here: your house probably has no gas main

This is the fact that reorganises everything else, so it's worth stating plainly. Mains gas in France follows the towns. Outside them — and "outside them" covers most of rural Occitanie, the Dordogne, Brittany, the Limousin, everywhere the British tend to buy — there is simply no gas network in the road. No *chaudière* quietly humming on a gas supply, no combi boiler, none of the assumptions a British house is built on.

What you get instead is one of five arrangements: an oil boiler with a tank in an outbuilding, a bulk propane tank (a *citerne*) in the garden, a wood boiler or stove, electric heating, or a heat pump. Many rural houses run two or three of these at once, which is why French energy conversations often sound so complicated: people genuinely are buying their heat from three different places.

So before anything else, walk the property and identify what you've actually got. Look for a tank (above ground on a concrete pad, or a green plastic dome half-buried in the lawn), a boiler and its fuel line, a flue, a woodstore, and the electricity meter. What you find determines which of the sections below actually apply to you.

Electricity: the one that works almost like home

Electricity is the most familiar of the four, and the one place where the British mental model mostly transfers. There is one crucial concept to get straight first, and once you have it, everything else falls into line.

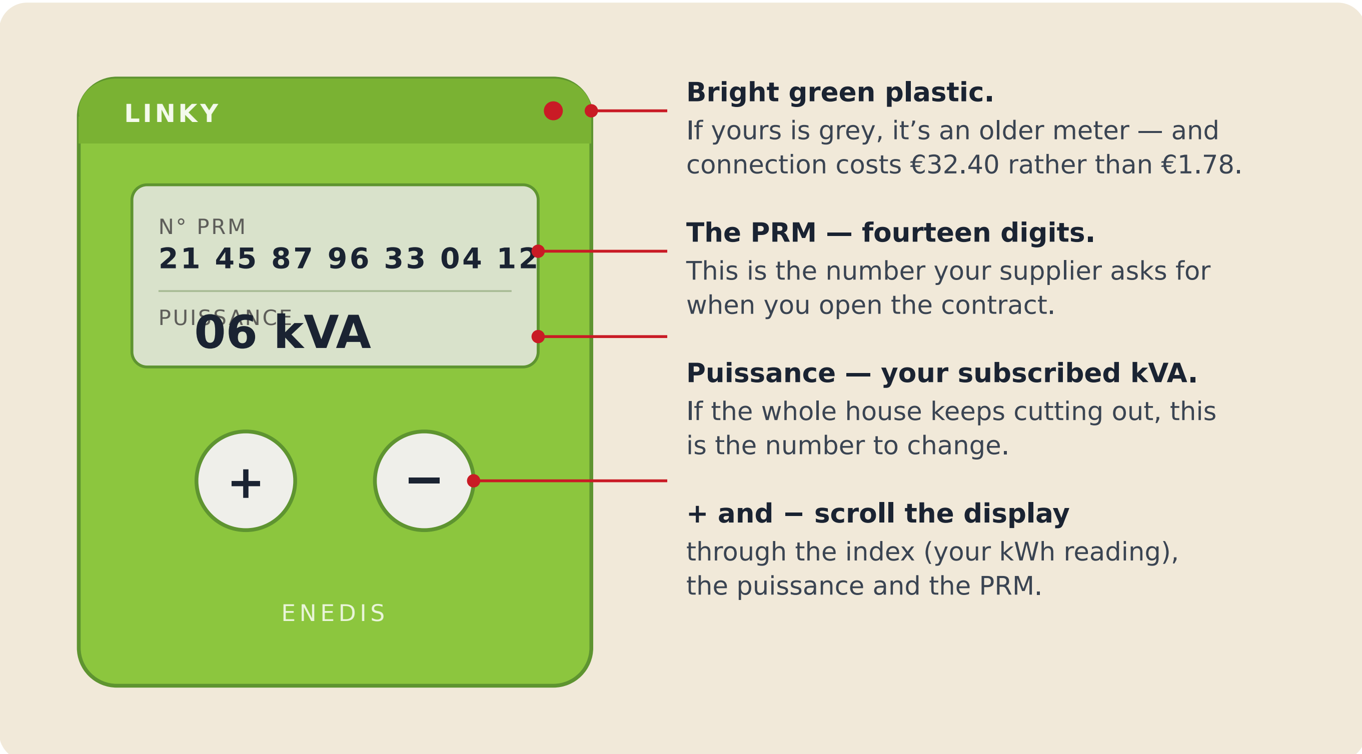
Enedis versus your supplier

The network — the poles, the cables, the meter on your wall — belongs to the commune and is run nationally by **Enedis**. Enedis is not a supplier, does not sell you anything, and does not change when you switch. Your **supplier** (*fournisseur*) is who you have a contract with and who bills you: EDF, or one of a long list of alternatives.

Everything physical — connecting the meter, changing your power level, a fault on the line — is an Enedis job, but you never ring them. You ring your supplier, who instructs Enedis, and the standard Enedis charges appear on your bill. This is why the charge for switching your meter on is identical no matter who you sign up with: it isn't the supplier's money.

Getting the power on when you move in

Your electricity contract belongs to the meter, not to you. There is no transferring a contract from one house to another: you close the old one and open a new one, even with the same supplier. To open it you need the address, your bank details, a meter reading, and ideally the 14-digit meter reference — the **PDL** on older meters, **PRM** on a Linky — which you'll find on a previous bill or on the meter's display.



The Linky meter. Around four French homes in five now have one — usually in the hall cupboard, the garage, or a green box on the boundary wall.

Do this **about a fortnight before you move in**. If the house has a Linky, connection is done remotely, usually within 24 hours, and costs €1.78. Without a Linky, a technician has to come: five working days and €32.40 for the standard job. Leave it to the day and you're into express and emergency rates, which climb to €151.42.

THE TRAP THAT CATCHES NEARLY EVERYONE

"The lights work, so we must be connected"

You arrive, flick a switch, and the house lights up — so you assume the electricity is sorted and you deal with it next month. It isn't sorted. What's happened is that the previous occupant hasn't closed their contract yet, and the moment they do, or Enedis notices, the supply goes off without warning. Being reconnected in a hurry is the most expensive version of this whole process. Open your own contract before you move in, regardless of what the light switch says.

The tariff, and what happened in 2026

France still has a regulated price — the *tarif réglementé de vente*, the TRV, sold as EDF's *Tarif Bleu*. Only EDF and a handful of local distribution companies may offer it. It's set by government on the advice of the energy regulator, the CRE, and it moves once or twice a year, normally on 1 February and 1 August.

2026 has been a two-way year. The February revision brought the average regulated price down slightly, by about 0.74%. Then on **1 August 2026 it rose by around 2.5%**, driven mainly by increases in network transport costs. Beneath that, a bigger structural change landed in January: the old ARENH mechanism, which let rival suppliers buy EDF nuclear power at a fixed €42/MWh, expired at the end of 2025 and has been replaced by a new nuclear pricing arrangement. The practical upshot is that the gap between the regulated tariff and market offers is less predictable than it used to be — worth an actual comparison rather than an assumption.

Switching supplier is free, takes no engineering work, causes no interruption, and carries no contractual tie-in. If an offer looks better, there is no penalty for moving, and no penalty for moving back.

The kVA question — or, why the trip switch keeps going

Here is the bit that has no British equivalent and causes more domestic friction than anything else on this page. In France you don't just buy electricity by the unit. You also subscribe to a **maximum simultaneous draw**, the *puissance souscrite*, measured in kVA. Exceed it — kettle, oven, immersion heater and washing machine at the same moment — and the whole house cuts out. It isn't a fault. It's the contract doing exactly what you're paying for.

For domestic purposes one kVA is near enough one kilowatt. The common levels are:

- **3 kVA** — studios and very light use.
- **6 kVA** — the national default, on roughly half of all French homes. Around 30 amps.
- **9 kVA** — larger houses, or moderate electric heating.
- **12 kVA** — big rural houses running electric heating, a heat pump, an EV charger or a heated pool.

British arrivals routinely land in a farmhouse on 6 kVA, plug in the life they used to run in a well-supplied UK semi, and spend six weeks resetting the trip. Going up is not expensive to do — €4.28 on a Linky, done remotely, effective the next day — though a bigger subscription does raise the standing charge: 6 to 9 kVA adds roughly €47 a year, 6 to 12 kVA around €92, before you use a single extra unit.

WORTH TEN MINUTES BEFORE YOU CALL ANYONE

Find out what you're actually on

Your kVA is printed on your bill and on your contract, and a Linky will show it on the display. Before you assume you need more, note *what* is running when it trips: an immersion heater and an electric oven together will account for most of a 6 kVA allowance on their own. Sometimes the fix is a timer on the water heater rather than a bigger subscription — and it's also worth checking the other way, because a house upgraded for a previous owner's workshop may be sitting on a 12 kVA standing charge it no longer needs.

How the billing works

Most French households pay by *mensualisation*: a fixed monthly direct debit (*prélèvement*) based on an estimated annual consumption, with a reconciliation — the *régularisation* — once a year when the real reading lands. If your estimate was low, that annual bill can be a shock. If you've inherited an estimate based on the previous owner's usage, it will almost certainly be wrong for you, so check it after your first winter rather than waiting for the reckoning.

Setting up the direct debit needs a French account and a French *RIB*, which is one of the reasons the bank account tends to be the very first job on the list.

Gas: the tank in the garden

If your house has gas but no gas main, what you have is **GPL** — bulk propane, delivered by tanker into a *citerne* either standing on a concrete pad or buried with just an inspection dome showing. It runs the boiler, the hob, sometimes both.

Four companies dominate: Antargaz, Butagaz and Primagaz between them hold about 90% of the market, with Vitogaz the smaller French player. And the important thing to understand is that **this is not a competitive market in the way electricity is**. In the standard arrangement the supplier owns the tank and rents it to you, and the contract ties your gas purchases to them exclusively for its term. You are not shopping around each winter.

That leads to the one real decision: **rent the tank, pay a deposit for it, or buy it outright.** Renting is simplest and the installation is generally free. Buying frees you to order from whoever is cheapest, as oil customers do — but the tanks are expensive, second-hand purchases are hedged with technical and contractual conditions, and maintenance becomes yours. It can pay back over a long enough horizon, and plenty of French consumer commentators argue it usually doesn't. Model it against your actual annual consumption rather than the sales pitch.

Two practical notes for anyone buying a house with a tank already in it. First, **find out who owns it and read the contract before you complete** — you may be inheriting an exclusivity arrangement along with the house. Second, **above-ground beats buried** on almost every count that matters later:

cheaper to rent, cheaper to service, and dramatically cheaper to remove. Taking a tank away runs somewhere between €600 and €2,500, and the buried ones sit firmly at the top of that range.

Separately from all this, bottled butane and propane — the blue and orange *bouteilles* from any supermarket or garage — remain completely standard for cooking, and for a lot of rural houses that's the only gas in the building.

Water: no choice, no competition, and possibly your own hole in the ground

Water is the utility where British instincts help least, because the entire structure is different. **You cannot choose your water supplier.** Each commune has exactly one, decided locally — sometimes a municipal *régie* run directly by the commune or a syndicate of communes, sometimes a contract with Veolia, Suez or SAUR. The price is set by council deliberation, not by a national regulator.

Which is why the price varies so wildly. The national average sits around €4.34 per cubic metre, but the underlying spread is extraordinary: some communes charge under €1.30, others more than €8 — a factor of six. Small rural communes tend to sit at the expensive end, because there are fewer households to carry the cost of the network. Roughly speaking, 40% of your bill is drinking water, 40% is sewerage treatment, and the remaining 20% is taxes and river-basin levies.

To find your own figure, ask at the *mairie* — they will know, because they set it — or look up your commune on the national SISPEA database. And do ask before you buy a house, because the difference between a €1.50 and a €7 commune is real money on a family's annual bill.

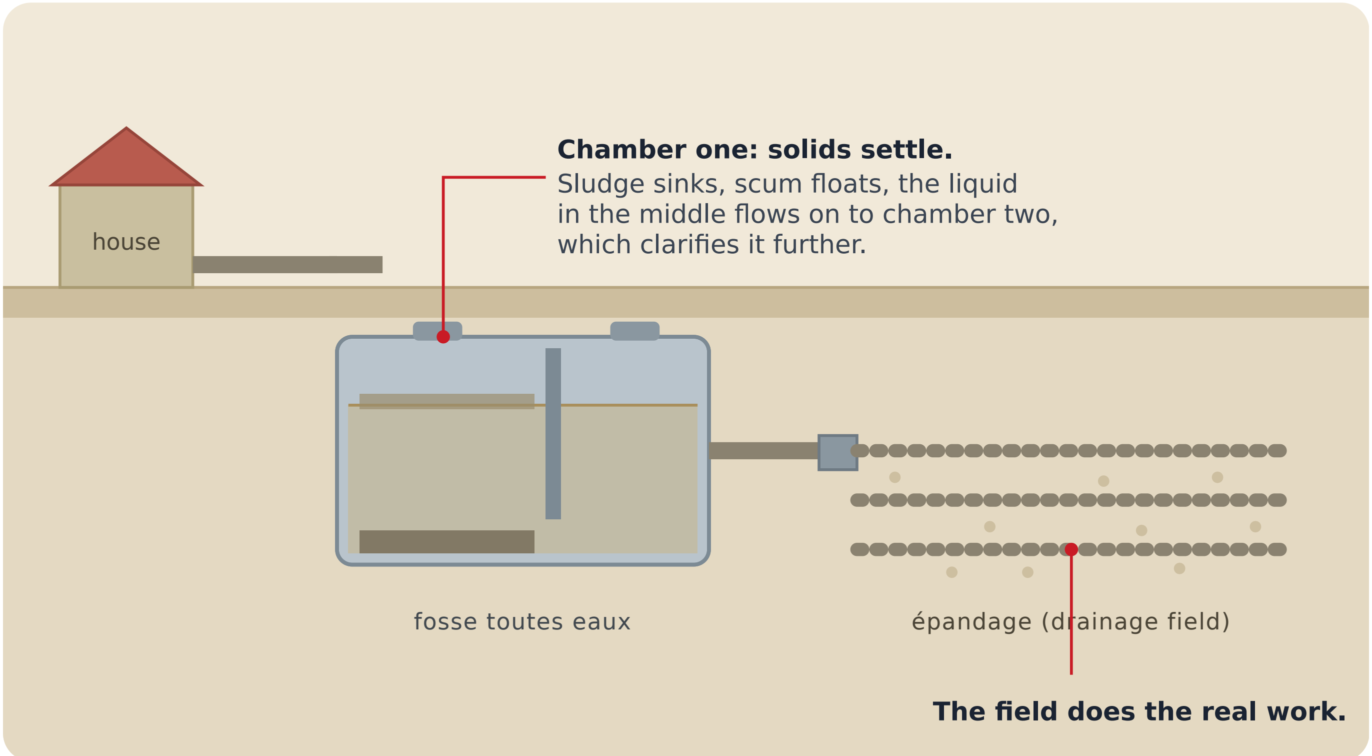
One new arrival worth knowing about: since **1 January 2026, testing for PFAS — the "forever chemicals" — in drinking water has been compulsory across France**. Communes that exceed the thresholds have to invest in additional treatment, and those costs will eventually show up on bills. Expect water prices to drift upward over the next few years.

If the water doesn't come from the road

Plenty of rural properties have their own well (*puits*) or borehole (*forage*), sometimes alongside a mains connection and sometimes instead of one. If you have one, it must be declared to the *mairie* — this is a legal obligation, not a formality — and if it's used for anything you drink or cook with, testing is on you. A well is a genuine asset on a rural property, particularly with summers going the way they are. It is not free water with no strings.

Assainissement: the manhole cover in the lawn

Somewhere between five and six million French homes are not connected to a public sewer. They are on *assainissement non collectif* — a septic tank and a drainage field, which you own, maintain and are responsible for. Your commune's *zonage d'assainissement* determines which category your address falls into; the *mairie* holds it.



A modern fosse toutes eaux takes all the household water. Solids are held and broken down in the tank; the liquid disperses through the drainage field, where the soil finishes the job. When the SPANC talks about the state of your system, it usually means the field — a tank rarely fails, but a clogged or undersized field is the expensive part to rebuild.

The body that inspects these systems is the **SPANC** (*Service Public d'Assainissement Non Collectif*), and it matters most at two moments. Periodically, it inspects and classifies your installation — compliant, non-compliant without immediate danger, or non-compliant with a risk to health or the environment. And at sale, since 2011, **the seller must supply a SPANC report less than three years old**, annexed to the sale file.

An unfavourable report does not stop a sale. What it does is transfer a deadline: the buyer then has **one year from completion** to bring the system up to standard. Full rehabilitation typically runs €5,000 to €15,000, and can reach €20,000 on difficult ground. The SPANC inspection itself costs the seller €100 to €250.

WHERE THIS IS WORTH REAL MONEY

The SPANC report is a negotiating document

If you're buying a rural house, ask for the SPANC report early — before the *compromis*, not after — and if it's unfavourable, get a written quote for the remedial work while you still have leverage. Who pays is entirely negotiable: a price reduction, a partial contribution, or the seller doing the work before completion. What isn't negotiable is the one-year clock, which starts running the day you become the owner. Turning up to that conversation informed is worth several thousand euros, and it's the single most common thing British buyers discover too late.

Heating oil: legal, but on borrowed time

Oil — *fioul domestique* — still heats a great many rural French houses, and if you've bought one, you've probably inherited a tank and a boiler. The rules around it are widely misreported, so here is the actual position.

A decree of January 2022 set a carbon ceiling of 300 gCO_2eq/kWh on new heating equipment installed in homes. Domestic heating oil comes in at roughly 324, which puts it over the line. So **since 1 July 2022 you cannot install a new oil boiler**, whether in a new build or as a replacement, other than in narrow cases of genuine technical impossibility.

But — and this is the part that gets garbled — **your existing oil boiler is entirely legal**. You may keep it, run it, service it and repair it for as long as it lasts. There is no deadline by which it must be ripped out. What's changed is what happens when it finally dies: you'll be replacing it with something else, because the major manufacturers have withdrawn their oil ranges from the French market and new units are increasingly hard to source.

The other obligations continue regardless: **annual boiler servicing and chimney sweeping (*ramonage*) remain compulsory**, and your insurer will want the certificates if you ever claim.

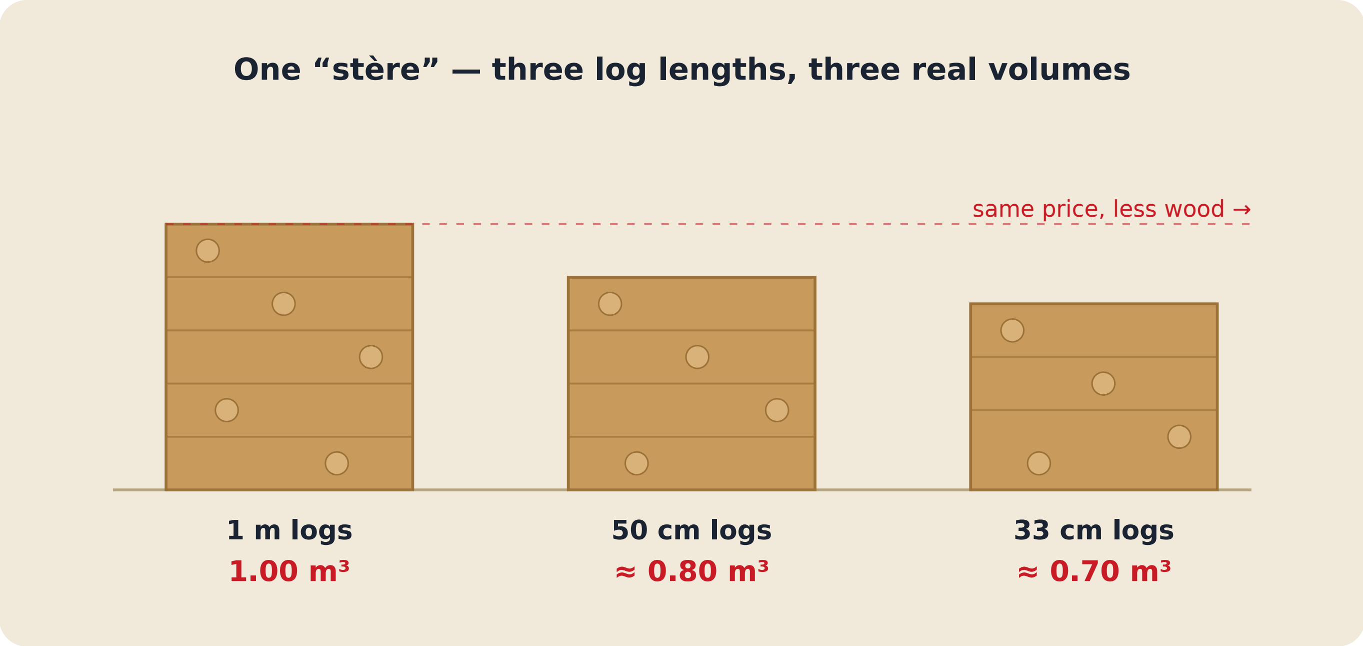
The practical advice from anyone who deals with this daily is the same: don't wait for a January breakdown to start thinking about it. Replacing an oil boiler on your own timetable — heat pump, pellet boiler, or a hybrid — lets you use the available support, principally MaPrimeRénov' and the CEE energy-certificate schemes, both of which now fund renewable replacements rather than fossil ones. Doing it in a panic, mid-cold-snap, with no quotes and no grant application, is how the same job becomes twice as painful.

There's also **biofioul** (F30, a blend with 30% rapeseed-derived content) as a transitional option for existing installations, though it needs your boiler manufacturer's confirmation that the seals will take it.

Wood: the stère, and how not to be had

Firewood is a serious energy source in rural France, not a decorative one, and it's bought through a genuinely local, semi-informal market — a man with a lorry, recommended by a neighbour. It's also the one purchase on this page where a newcomer is easiest to short-change, and the mechanism is worth understanding precisely.

Wood is sold by the ***stère***, defined as one cubic metre of stacked logs *one metre long*. Here's the catch: shorter logs stack more tightly, so the same nominal stère occupies less space as the logs get shorter. A stère of 50 cm logs is about 0.80 m^3; at 33 cm it's roughly 0.70 m^3. So "€90 a stère" means genuinely different quantities of wood depending on a detail nobody volunteers. **Always establish the log length before you agree the price.**



The stère is measured as if the logs were a metre long. Cut shorter, the same stack of wood packs down into less space — so a “stère” of 33 cm logs is roughly a seventh less wood than a stère of metre lengths, for the same money. This is the single most common way British buyers are quietly short-changed on firewood.

The second variable is moisture. Dry wood means under 20% moisture content; below that threshold a stère of oak yields around 1,950 kWh, whereas the same volume at 30% might give you 1,300 to 1,500. Green wood is cheaper for a reason, and needs 18 to 24 months stacked under cover, raised off the ground and open to the wind, before it earns its keep.

Prices in 2026 typically run €70 to €130 a stère in bulk, with wide regional variation, plus delivery. Most suppliers discount above five stères. For a moderately insulated 100 m² house heated principally by wood, budget 10 to 15 stères a season. Look for the *NF Bois de chauffage* label and the H1/G1 classification (dry wood, hardwood), or the France Bois Bûche label; ask for a delivery note stating species, volume and moisture. VAT on firewood is the reduced 5.5%.

THREE QUESTIONS, ASKED IN THIS ORDER

What to say when the wood man calls

How long are the logs? What's the moisture content, and can you put that on the delivery note? And is it stacked or tipped? A €20 moisture meter settles the second question permanently and pays for itself in one delivery. None of this is rude to ask — it's what your French neighbours ask — and a supplier who bristles at it is telling you something useful.

The chèque énergie, if you qualify

France's main help with energy bills is the *chèque énergie*, and it's worth checking because plenty of British pensioners on modest incomes are eligible without realising. It's worth €48 to €277 a year — around €153 on average — for households with a reference taxable income (*revenu fiscal de référence*) below €11,000 per consumption unit.

It can go against electricity, gas, heating oil or firewood, which makes it unusually useful in a rural context. Most eligible households are identified automatically from tax data and the 2026 cheques went out from 1 April; if you think you qualify and nothing arrived — which happens easily when your tax and utility records don't yet line up, as they often don't for recent arrivals — **you can claim until 31 December 2026** at chequeenergie.gouv.fr. You'll need your 13-digit French tax number.

Your first month, in order

Pulling it together into a sequence that actually works:

- **Before you move:** open the electricity contract, ideally a fortnight ahead. Have the PDL/PRM, a meter reading and your bank details ready.
- **Week one:** contact the mairie for the water service — they'll tell you who supplies you and what it costs. Read your own meters and photograph them.
- **Week one:** identify what heats the house, and if there's a tank, find out who owns it and what contract it came with.

- **Week two:** check your kVA against how you actually live before you spend a month resetting the trip.
- **Week two:** confirm whether you're on mains drainage or a fosse, and if it's the latter, find the SPANC report.
- **Before autumn:** order wood in summer, when it's cheaper and drier. Book the boiler service and the ramonage before the September rush.
- **After the first winter:** check your monthly direct debit against real consumption, so the annual régularisation holds no surprises.

None of it is difficult. It's just unfamiliar, and unfamiliar things cost money when you meet them for the first time in an emergency. Get the shape of it clear in the first month and French utilities become what they are for everyone else: a direct debit, a tanker in the drive twice a winter, and a woodpile you're quietly proud of.

This guide offers practical, general information, not legal, technical, or financial advice. Pimpernel are not engineers, heating specialists, or energy advisers. Prices, tariffs, thresholds, and the rules on heating equipment change regularly — the regulated electricity tariff alone is revised up to twice a year, and every figure here is a 2026 snapshot rather than a quotation. Water and drainage arrangements are decided commune by commune, so your local position may differ significantly from the national picture. Always confirm current figures with your supplier, your mairie, or a qualified professional before committing to anything.

Pimpernel

LIBRARY · INSURANCE

French insurance: what's compulsory, what's not, and how to switch

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · INSURANCE

French insurance: what's compulsory, what's not, and how to switch

Insurance in France is a slightly different landscape from the one you left: compulsory in places it wasn't at home, sold through channels that aren't quite neutral, and governed by a few rules that either trip you up or save you money depending on whether you know them. None of it is hard once you can see the shape of it. Here's the whole picture — home, car and health — as it stands in 2026.

Written by the Pimpernel team · Updated for 2026 · About a 9-minute read

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THE SHORT VERSION

- → **Home insurance is compulsory for tenants and flat-owners.** Detached-house owners aren't legally forced, but a fallen tree on the neighbour's car makes the case for you. Car insurance is compulsory for everyone, as at home.
- → **The certificate is the thing that matters.** No attestation d'assurance, no keys — it's demanded at the état des lieux and again each year.
- → **Liability cover comes free inside your home policy.** Responsabilité civile — the cover schools and clubs ask for — is bundled into multirisque habitation. Don't buy it twice.
- → **Comparison sites aren't neutral.** Comparateurs are paid commission by the insurers they list, and they only show partners — so they miss chunks of the market.
- → **Switching is easy once you know the rules.** After the first year the Loi Hamon lets you cancel home or car cover any time, no penalty — and your new insurer does the paperwork. The Loi Chatel is the backstop if an insurer plays games.
- → **The old exit trap was the paperwork, not the renewal.** Policies auto-renew (tacite reconduction) as they do everywhere; what used to catch Britons was the narrow cancellation window and the registered letter. The two laws above fixed that.
- → **Health top-up (mutuelle) is a separate market** — and can now be cancelled any time after the first year, since December 2020.

The lie of the land

Before any of the detail, it helps to see the shape of French insurance as a whole, because most of what surprises Britons is structural rather than complicated. Four things are worth holding in your head from the start.

First, more of it is compulsory than you're used to. Renting, or owning a flat in a block? Home insurance is a legal requirement, not just a sensible precaution. Car insurance is compulsory for everyone, as at home. Only the detached-house owner has genuine discretion — and even there, French liability law makes cover the obvious choice. Running underneath all of it is a single practical truth: the *certificate* is what people actually ask for. No *attestation d'assurance*, no keys at the *état des lieux*.

Second, the way it's sold is not quite neutral. The comparison sites everyone reaches for — the comparateurs — look like impartial referees but are paid by the insurers they list, and show only their partners. Useful, but not the whole market. Knowing that changes how you use them.

Third, one policy quietly does several jobs. The standard French home policy, *multirisque habitation*, bundles fire, water, theft *and* the personal liability cover (*responsabilité civile*) that schools and clubs keep asking for — so a lot of people end up paying twice for cover they already hold.

And fourth, switching is easy — once you know two laws exist. This is the one with a bit of history behind it, so it's where we'll start. The rest of the landscape follows underneath.

Switching: the exit used to be the trap

Let's clear up a myth first, because it's the wrong thing to worry about. Insurance auto-renews in Britain too — that's precisely why the FCA had to ban "loyalty penalty" pricing, where insurers quietly charged long-standing customers more each year. Automatic renewal (in France, *tacite reconduction*) is not some peculiarly French trap. If you've ever let a UK renewal letter roll over rather than shopping around, you already know the feeling.

What genuinely used to be different in France was how much harder it was to *leave*. For decades, cancelling meant catching a narrow window of a week or two around your anniversary date and sending a formal registered letter (*lettre recommandée*) in French to do it. Miss the window — as newcomers routinely did — and you were locked in for another full year, watching the premium creep up while a better deal sat one click away. The sting was never the renewal; it was the bureaucratic exit ritual.

Two laws have quietly dismantled that ritual, and once you know they exist, switching French insurance becomes genuinely painless. The catch is that nothing on your renewal letter will spell them out for you.

The Loi Hamon: cancel any time after year one

The *Loi Hamon* (the consumer law of 17 March 2014, in force from 1 January 2015) is the one that changed everything. Once your home or car policy has run for its first **twelve months**, you can cancel it **at any time, for any reason, with no penalty and no fee**. No waiting for the anniversary. No begging letter explaining yourself. You simply decide you've had enough.

Better still, you usually don't lift a finger. When you take out the new policy, you tick a box — the *mandat de résiliation* — and your **new insurer cancels the old one for you**, timing it so there's no gap in cover. That last point matters enormously for car insurance, where a lapse in cover is a criminal offence, not a paperwork slip. The whole handover is designed so you're never uninsured for a single day.

WHAT NOBODY TELLS YOU

"Administrative fees" for cancelling are illegal

Some insurers, faced with a Loi Hamon cancellation, will try to bill you an *frais de gestion* or "administrative fee" for the privilege of leaving. There is no such fee in law. Cancellation under Loi Hamon, Loi Chatel or a legitimate motive is free, full stop, with a refund of any premium you've paid beyond the cancellation date. If it appears on a bill, refuse it.

The Loi Chatel: the backstop if they play games

The *Loi Chatel* is the older law (2005) that handles the first twelve months, before Hamon kicks in — and it's also your safety net if an insurer plays games. It obliges your insurer to **remind you**, in writing, that a cancellation deadline is coming, at least fifteen days before that deadline. The reminder arrives with your renewal notice (the *avis d'échéance*).

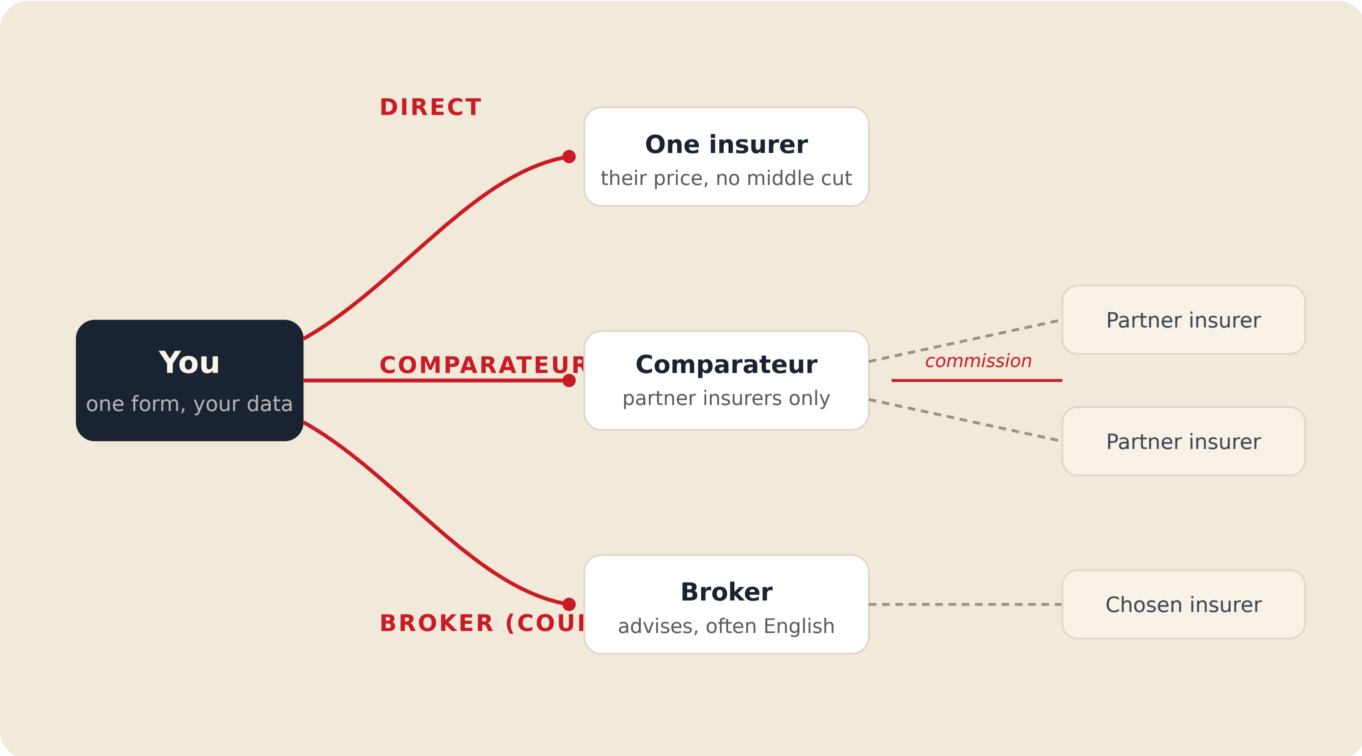
Here's the useful part. If the insurer sends that reminder on time, you have twenty days from the notice to cancel for the coming renewal. If they send it **late**, or **never send it at all** — which happens more often than you'd think — the rules flip in your favour: you can cancel **at any time** after renewal, and you're owed a refund of the premium paid since. So if you've missed a window and an insurer is being difficult, the first question is always: did they actually send me the Chatel reminder, and when? Check the postmark. It's frequently your way out.

The comparison sites aren't the neutral referee they look like

Sooner or later everyone reaches for a *comparateur* — LeLynx, Assurland, LesFurets, Hyperassur. They're fast, they're free to you, and they feel like an impartial scan of the whole market. They are not. It's worth understanding exactly what they are before you trust the ranking.

A comparateur is paid by the insurers it lists. When you take out a policy through the site, the insurer pays it a commission — that's the entire business model, and it's why the service is free to you. The consequence is simple: **only insurers who've signed a commercial deal with the comparateur appear in the results**. Big, competitive names — several of the mutuelles, the bancassureurs, and plenty of direct insurers — are often missing entirely, because they don't pay to play. You're not comparing the French market; you're comparing the comparateur's partner list.

There's a British in-joke buried here, too. LeLynx.fr is the French sibling of Confused.com — same parent group — so the mascot-with-a-French-cap you're squinting at is a UK price-comparison brand in a beret. None of which makes comparateurs useless. As a *first pass* to get a feel for the going rate, they're genuinely handy. Just don't treat the top result as the best deal in France. Cross-check two or three comparateurs against each other, then approach the big names they leave out — a mutuelle like the MAIF or the Macif, or a bancassureur through your own bank — directly. The graphic below shows where your money and your data actually go on each route.



Three ways to the same insurer. The comparateur is quick but only lists insurers that pay it commission, so the market it shows you is partial. A broker (*courtier*) costs more but does the legwork and often speaks English. Going direct cuts out every middle party — best once you know the name you want.

What's actually compulsory

The rules on *who must be insured* are simpler than the anxiety around them suggests, and they hinge on how you hold the property.

If you rent, home insurance is compulsory — no exceptions. You must hold at least a *risques locatifs / responsabilité civile* policy, and you must produce the certificate at the *état des lieux* (the check-in inventory) before you get the keys, then again on request each year. No certificate, no keys; and a landlord can invoke the *clause résolutoire* to end the lease if you let cover lapse.

If you own a flat in a *copropriété*, you're legally required to carry at least *responsabilité civile* — liability cover — because a burst pipe in your flat becomes your neighbour's ruined ceiling, and the law wants someone on the hook for it.

If you own a detached house, standing on its own land — the classic British-in-France farmhouse — the law does *not* technically compel you to insure it. But this is the one place we'd urge you not to read "not compulsory" as "not necessary." French civil law makes you personally liable for damage that originates on your property: your tree comes down on the neighbour's car, your wall collapses onto the lane, and the bill is yours. A mortgage lender will require cover as a loan condition anyway. And if you ever let the place — even occasionally, even to friends — you'll want a *propriétaire non-occupant* (PNO) policy for the risks a tenant's own cover won't touch.

Don't buy liability cover twice

Here's a small saving that catches people out in the other direction. When a French school asks for an *attestation de responsabilité civile* for your child, or a club asks for one before your stage, the instinct is to rush off and buy a liability policy. Almost always, you don't need to.

Responsabilité civile vie privée — the household's private liability, covering you, your partner and your children for accidental harm to others — is **bundled inside your *multirisque habitation*** home policy already. The standard MRH packages fire, water damage, theft *and* that liability cover into one contract. So when the school asks, you don't buy anything; you log into your insurer's app and download the attestation, usually free and often the same day. Buying a standalone RC policy on top is simply paying twice for cover you already hold.

Health top-up is a different animal — and now escapable too

The *mutuelle* — the private top-up that covers the slice of healthcare the French state doesn't reimburse — is a separate market from home and car, with its own rules. For a long time it was *not* covered by the Loi Hamon, which trapped people in mutuelles they'd outgrown.

That changed on 1 December 2020. You can now cancel an individual mutuelle **at any time after the first year**, no reason required, no charge — exactly like home and car. (The exception: if your mutuelle comes through a French employer, the decision to switch sits with the employer, not you.) For the large British retiree audience this is worth knowing, because mutuelle needs change with age and the market moves; you're no longer stuck with the first one you signed. Our healthcare guide covers how the mutuelle fits alongside the S1, **PUMA** and the **carte Vitale** in full.

The practical playbook

Pulling it together, here's how to actually run your French insurance rather than let it run you.

- **Diarise the anniversary of every policy.** Not because you must act then — Loi Hamon frees you after year one — but because it's the natural moment to check whether the premium has crept up.
- **After twelve months, switch whenever you like.** Take out the new policy, tick the mandat de résiliation box, and let the new insurer cancel the old one. No gap, no fee, no letter.
- **If an insurer blocks you, check the Chatel reminder.** Late or missing? You can leave immediately, with a refund.
- **Use comparateurs for a first pass, then go wider.** Cross-check two or three, then approach the big mutuelles and your own bank directly — they're often absent from the sites and often cheaper.
- **Keep your attestation somewhere findable.** You'll be asked for it at check-in, for the children's school, for a club — download it from the app rather than buying new cover.
- **Never let car cover lapse.** A gap isn't a paperwork problem, it's a criminal one. Always overlap the new policy's start with the old one's end.

This guide offers practical, general information, not legal, tax, or financial advice. Pimpernel are not insurers, brokers, or advisors. Insurance law, the rules quoted and the market change, and how they apply depends on your own circumstances — your property, your status as tenant, flat-owner or house-owner, and the cover you need. Comparateur partner lists and insurer terms change over time. Always confirm current rules and cover with a qualified insurer or broker before acting, and read any policy's exclusions before you sign.

LIBRARY · WILDFIRE

Wildfire in France: the law, the risk map, and protecting your home

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

Wildfire in France: the law, the risk map, and protecting your home

Wildfire has stopped being a Mediterranean-only problem. As the risk spreads north and west, so does a legal duty most British owners have never heard of: in 52 départements you are *required* to clear the vegetation around your house, and the fines for not doing it are severe. Here's the whole picture for 2026 — where the risk is, what the law makes you do, how to make a house defensible, and what to do when a fire actually comes.

Written by the Pimpernel team · Updated for 2026 · About a 10-minute read

THE SHORT VERSION

- → **Clearing vegetation is a legal obligation, not a choice.** The obligation légale de débroussaillement (OLD) now applies across 52 départements — up from 48 in April 2026 — and it's spreading beyond the south.
- → **The duty is 50 metres around your buildings**, measured from each outside wall — extendable to 100 metres by the maire or préfet in the most exposed zones.
- → **It can cross onto your neighbour's land.** If your 50-metre zone spills over the boundary, you must clear there too — after notifying them by registered letter.
- → **The fines are steep.** Up to €50 per square metre left uncleared, plus a €1,500 fine — and, worse, your insurer can cut or refuse a fire payout if you weren't compliant.
- → **It's disclosed when you buy or rent.** Since January 2025 the OLD must appear in the property information pack (IAL), so check it before you sign.
- → **Check your own risk on the official maps.** Géorisques shows whether your plot is in the OLD zone; Météo-France publishes a daily fire-risk forecast each summer.
- → **Defensible space and a hardened house** — clearance zones, ember-proof vents, closed shutters, clean gutters — are what actually save a building. Nine fires in ten are started by people.
- → **Know the drill before the day.** Call 18 or 112, don't flee at the last moment, shelter in a cleared house rather than a car, and keep a go-bag ready in season.

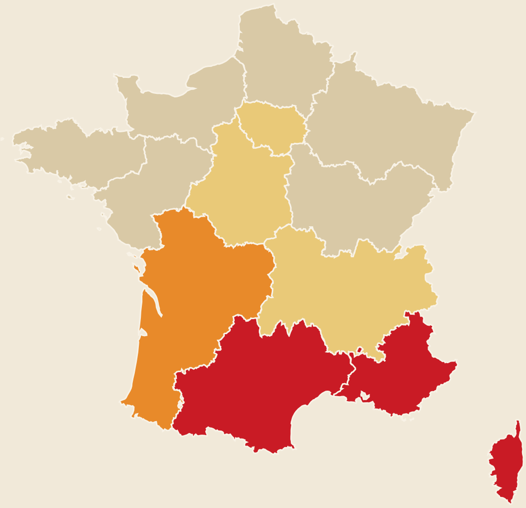
The risk has moved — and so has the map

For a long time, wildfire in France was something that happened to other people: the Mediterranean south, Provence, the Gard, Corsica, and the pine forests of the Gironde. If you bought a stone house in a green, temperate corner of the country, it wasn't your problem. That is no longer a safe assumption. The 2026 season was among the worst on record — one blaze in the south-west burned around 115,000 hectares, the largest single fire in France since 1949 — and the pattern every year now is the same: the season starts earlier, lasts longer, and reaches further north and west than it used to.

The official response has been to widen the map. Météo-France has published a daily *Météo des forêts* fire-risk forecast every summer since June 2023 — a simple four-colour scale, département by département, for today and the next couple of days. And the legal risk map, the one that actually imposes duties on you, has grown with it. The interactive below shows the broad picture; the detail for your own plot always comes from the official sources, which we'll point you to.

WHERE THE RISK IS

Tap a region for the picture there. This is a broad guide, not your legal status — check Géorisques for your actual plot.



Tap a region to start

The colour is a rough guide to how exposed each region is. Provence-Alpes-Côte d'Azur, Corsica and Occitanie remain the hottest; Nouvelle-Aquitaine now burns badly too; and the risk is creeping north and west into regions long thought safe.

Highest · High & rising · Spreading · Lower

A broad-brush guide to regional exposure — not a legal document. Whether the clearance obligation applies to *your* plot is decided commune by commune; check the official Géorisques zoning and your préfecture's arrêté.

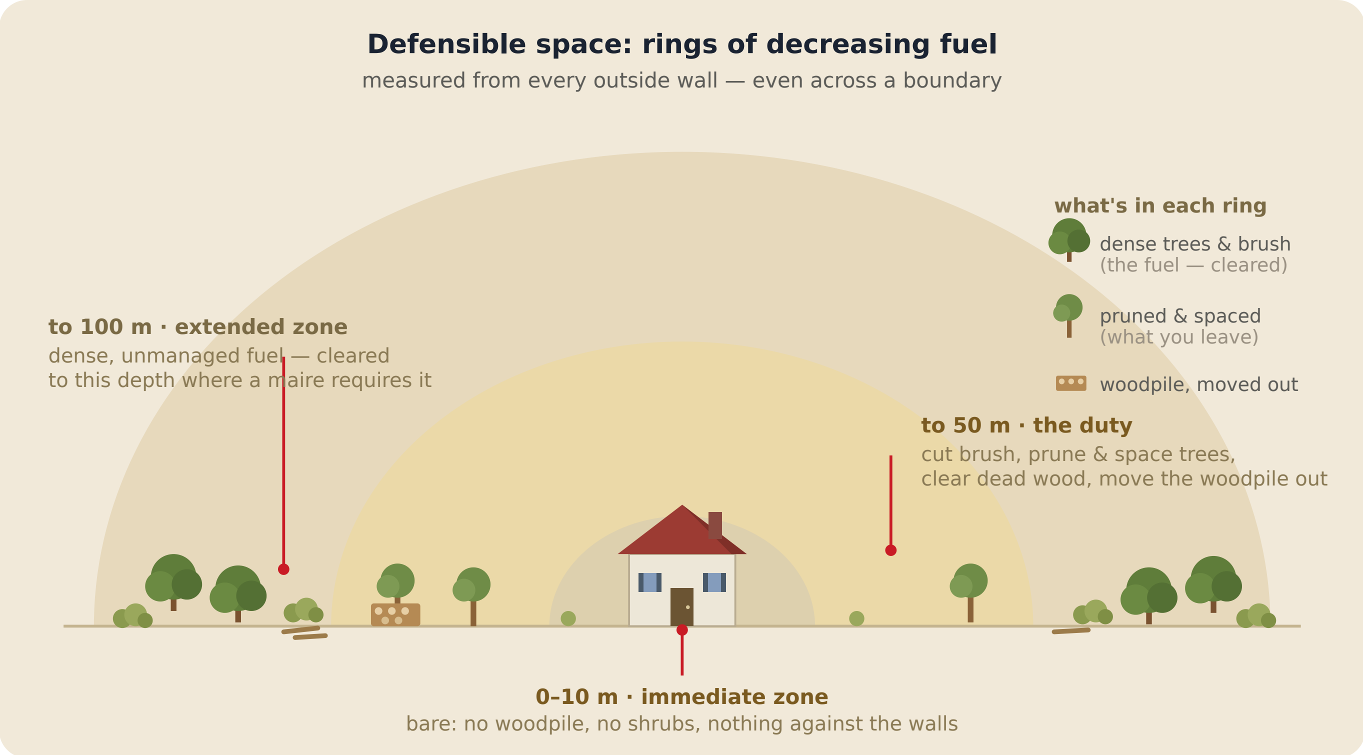
Two things follow from that map. If you're anywhere near the red or amber, wildfire is a live planning consideration for your property — and quite possibly a legal duty. And if you're in the paler zones, don't file it under "not my problem": the direction of travel is one way, and the classified list has grown every year since 2023.

The law nobody mentions at the notaire's: the OLD

Here is the single most important thing in this guide, because it's the part that carries fines and can void an insurance claim. In the classified départements, clearing the vegetation around your buildings is not gardening advice — it's a legal obligation, the *obligation légale de débroussaillement*, or OLD, rooted in the *Code forestier* and sharpened by the law of 10 July 2023.

The mechanics are precise. If your property sits inside, or within 200 metres of, a classified forest, wood, *lande*, *maquis* or *garrigue*, you must clear combustible vegetation to a depth of **50 metres around every building**, measured from each outside wall. In the most exposed zones — typically those with a *plan de prévention des risques d'incendie de forêt* (PPRIF) — the maire or préfet can push that to **100 metres**. Private access lanes must be cleared for 10 metres either side, so the fire brigade can actually get to you. As of the April 2026 arrêté, this covers **52 départements**, up from 48, with new entrants including the Corrèze, Haute-Loire, and — tellingly — the Essonne and Seine-et-Marne at the edge of the Paris region.

"Débroussailler" doesn't mean scorched earth. It means cutting and removing the fuel a fire feeds on: tall grass, brush, shrubs and low branches; clearing dead wood and cuttings off the ground; and keeping flammable vegetation and materials well back from walls and roofs. You can keep trees — you thin and prune them, breaking up the continuous canopy a fire climbs through. The diagram below shows what the zones around a house actually look like.



The clearance duty works in rings: the closer to the house, the less fuel there should be. In the managed zone you thin and prune rather than fell — breaking up the continuous brush and canopy a fire climbs through — clear dead wood, and move woodpiles and gas bottles well away from the walls. The standard obligation reaches 50 metres from each wall; a maire or préfet can extend it to 100. If that ring crosses onto a neighbour's land, the duty follows — you clear there too, after telling them by registered letter.

WHAT NOBODY TELLS YOU

The 50 metres can cross the boundary — and the bill lands on you

This is the wrinkle that stuns British owners. The 50-metre zone is measured from *your* walls, not your boundary — so if your house sits close to the edge of your plot, your clearance duty extends onto your **neighbour's** land. You are legally responsible for clearing it, at your cost, after informing them by registered letter (*lettre recommandée*). It feels back-to-front, but the logic is that fire doesn't respect fences: the zone that protects your house is defined by your house.

The teeth: fines, and the insurance trap

The reason the OLD deserves your attention isn't civic duty — it's money, on two fronts. The direct penalty for leaving your land uncleared is an administrative fine of **up to €50 per square metre**: forget a modest 500 m² and that's €25,000 in theory, on top of a €1,500 fixed fine as a fifth-class offence, with heavier penalties for repeat cases.

But the quieter, nastier risk is the insurance one. If a fire damages your home and it emerges that you hadn't met your clearance obligation, **your insurer can reduce or refuse the payout**. A failure to débroussailler that contributed to the loss is exactly the kind of thing a claims assessor looks for. So the practical advice is blunt: if you're in an OLD zone, do the clearance, and **keep the evidence** — dated photographs and the invoices from whoever did the work — so you can prove compliance if you ever need to. It's the cheapest insurance you'll buy.

WHAT NOBODY TELLS YOU

It's in the paperwork now — if you know to look

Since 1 January 2025, the OLD must be disclosed in the property information pack (the *information acquéreur locataire*, or IAL) whenever a property in the zone is sold or let. So if you're buying, the obligation should be flagged in the file — but "should be" is doing work there. Ask the notaire directly whether the property is subject to the OLD and at what depth, and cross-check on Géorisques yourself. Inheriting the clearance duty of an overgrown plot is not a surprise you want after completion.

Making a house defensible — beyond the legal minimum

Clearance is the foundation, but a house survives a wildfire on more than its garden. When a fire front passes, the thing that actually ignites most homes isn't a wall of flame — it's **embers**, windblown burning fragments that land in gutters, blow through vents, or lodge in a woodpile against the wall. Hardening a house is about denying those embers somewhere to catch.

The practical checklist, drawn from how the French prevention guidance and international fire services think about it:

- **Keep the immediate zone bare.** The first few metres around the walls should have nothing that readily burns — no woodpile against the house, no gas bottles, no dead pot plants, no wooden trellis leading flame up to the eaves.

- **Screen every vent and opening.** Fit fine metal mesh (around 2 mm) over air vents, under-roof spaces and any gap embers could enter. This is one of the highest-value things you can do.
- **Clear gutters and the roof.** Dead leaves and pine needles in a gutter are a perfect ember trap. Keep them clean through the season, and clear debris off the roof and out of valleys.
- **Close up when a fire threatens.** Solid shutters closed, windows shut. Embers get in through open or broken glass; closed shutters buy a house a real chance.
- **Prune the canopy away from the roof.** No overhanging branches touching or near the roofline; break the ladder that lets fire climb from ground to canopy to house.
- **Mind the slope.** Fire runs uphill fast. If your house sits above a vegetated slope, that downhill side needs the most attention — flames from below reach further than you'd think.

When a fire actually comes

Prevention is most of the battle, but the day itself has its own rules, and some of them are counter-intuitive. Nine wildfires in ten are started by people — a stray barbecue, a spark from machinery, a discarded cigarette — so the first duty in high-risk weather is simply not to be the cause: no open flames, no garden burning, no strimming in the dry heat of the afternoon.

If you see smoke or flame, **call 18 (the pompiers) or 112 (the European emergency number)** and locate the fire from a safe distance — don't approach it. Then, if fire threatens your area, the guidance runs against instinct in two important ways:

- **Don't flee at the last minute.** Most wildfire deaths happen to people caught in the open or in cars on choked roads, not in cleared houses. If you haven't been told to evacuate and it's already close, a cleared, shuttered house is usually safer than a car in the smoke. Evacuate *early* on official instruction, or shelter — not the dangerous middle.

- **Shelter properly.** Inside, shutters and windows closed, doors shut, mechanical ventilation switched off so you're not drawing smoke in. Move to the side of the house away from the fire. Keep hydrated, keep low if there's smoke, and wait for the front to pass — it often moves through faster than you fear.
- **Have a go-bag in season.** Documents, medication, water, a torch, phone chargers, sturdy cotton clothing (not synthetics, which melt) and an N95-type mask for smoke. Ready by the door from June, so an early evacuation order doesn't become a scramble.

And through the season, make the daily *Météo des forêts* check a habit, the way you'd check rain before hanging washing. A red day is a day to be careful with anything that sparks, and to know where your go-bag is.

The practical playbook

- **Find out if you're in the OLD zone** — before you buy if you can, via the IAL and Géorisques; if you already own, check the préfecture's arrêté for your commune and the exact depth (50 or 100 m).
- **Do the clearance, and do it by 1 June** — the usual deadline before fire season — then keep it up through the year so it doesn't grow back.
- **Photograph and invoice the work** so you can prove compliance to your insurer if the worst happens.
- **Harden the house**: mesh the vents, clear the gutters, keep the immediate zone bare, fit or maintain solid shutters.
- **Talk to the neighbours** whose land your zone crosses — early and in writing — and, ideally, coordinate; a defensible house next to an overgrown one is only half-protected.
- **Build the season habits**: daily risk-map check, a ready go-bag, and a clear family plan for evacuate-early-or-shelter.

This guide offers practical, general information, not legal advice. Wildfire law, the classified départements, the clearance depths and the penalties change — the OLD zoning has been extended repeatedly and will change again. The interactive map is a broad illustration, not a statement of your legal status: whether the obligation applies to your plot, and at what depth, is determined by official zoning and your local préfecture's arrêté. Always check Géorisques and your commune, confirm your position with the **mairie** or a notaire, and follow the instructions of the emergency services and préfecture during any fire.

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LIBRARY · FAMILY & LIFE EVENTS

French family benefits, decoded: what CAF actually pays a family

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · FAMILY & LIFE EVENTS

French family benefits, decoded: what CAF actually pays a family

France is, quietly, one of the most family-friendly countries in Europe when it comes to state support — but the system (all run through CAF) is a thicket of overlapping allowances, means-tests and two-year-old income figures, and most arriving families have no idea what they're entitled to. Here's the whole picture in plain English: the core monthly allowance, how income changes it, the extra payments for bigger families and babies, the back-to-school lump sum — and the honest truth about what higher earners do and don't get.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Allocations familiales start at your second child** — universal, but the amount is modulated across three household-income brackets.

→ **For four children** that's about **€542/month** on a standard income, down to **€136/month** for higher earners — plus ~€76/month per child aged 14+.

→ **It's never cut to zero** — unlike UK child benefit, high earners keep the minimum tier.

→ **Babies bring PAJE** — a birth grant, an early-years allowance and childcare help (means-tested).

→ **3+ children** can add the complément familial (~€195–290/month), and school-age children may bring the **August back-to-school payment** — both means-tested at modest ceilings.

→ **It all runs on your French tax return** from two years prior — not your visa figures.

Britons arriving in France with children often carry a quiet UK assumption: that state family support is either a token amount or something high earners are shut out of entirely. France works differently, and mostly in your favour. The philosophy here is that supporting families is money well spent, so the payments are more generous, more numerous — and, crucially, not switched off just because you earn well. The trade-off is complexity: half a dozen benefits, all administered by *CAF*, each with its own rules and means-tests. Let's untangle it, starting with the one every family with two or more children gets.

2nd child
When allocations familiales start

€542/mo
4 children, standard income

3 brackets
Everything's income-modulated

Mid-Aug
The back-to-school payment lands

The core: allocations familiales

This is the monthly family allowance, and the backbone of the system. Here's what it pays, and how your income shifts it.

What CAF pays each month

Allocations familiales — from your 2nd child, income-modulated (2026, € / month)

Household income	2 children	3 children	4 children
Lower / standard	€152	€347	€542
Middle	€76	€174	€271
Higher	€38	€87	€136

Plus ~€76/mo for each child aged 14+ (lower bracket).
Even top earners keep the minimum tier — it's never clawed to zero.

Allocations familiales in 2026: the monthly family allowance from your second child, by number of children and income bracket — plus a top-up for each child aged 14+, and never cut to zero even for high earners.

MODULATED, NOT CUT OFF

How the income brackets work

Allocations familiales are **universal from your second child** — you don't need to have worked or paid in — but the amount is *modulated* across three household-income brackets. Sit under the first ceiling and you get the full (standard) rate; above it, the amount halves; above a second ceiling, it quarters. The ceilings rise with each child: for two children about **€79,980** and **€106,604**; for three, **€86,644** and **€113,268**; for four, **€93,308** and **€119,932** of net taxable household income. CAF assesses this on your **French tax return from two years prior** — not on whatever figure you showed for your visa.

FROM AGE 14

The teenager top-up

Each dependent child aged **14 or over** adds a *majoration* — about **€76/month** at the standard rate (and half or a quarter of that in the higher brackets). So a family's allowance quietly grows as the children hit their teens. (There's a small exception: the eldest of a two-child family doesn't attract it.)

THE NUMBERS, REAL

Worked example — a family of four

Four children, standard income: **€542.38/month**. Add two teenagers and you're near **€695/month**. On a **higher income** — say a household comfortably over €120,000 — the same four children bring the floor rate of **€135.60/month**, plus about €19/month per teen. Still real money, still paid — France simply dials it down for higher earners rather than switching it off.

THE TIMING QUIRK THAT CATCHES ARRIVALS OUT

The figure they use isn't this year's — it's from two years ago

CAF recalculates everything from your household's net taxable income of *two years prior*. For a recent arrival that's oddly consequential: your first French payments can be based on a year when you weren't even in France — sometimes a quiet windfall, when a low-earning transition year drops you into a higher benefit bracket, and sometimes a delayed jolt, when a strong year back home catches up with your assessment a couple of years later. It also means a change in your circumstances takes a while to show up in what you're paid. So don't treat a first year's figure as permanent: keep your annual income declaration current, and re-run the CAF simulator whenever your situation shifts — it's the only way to see your real, current number.

The other benefits worth knowing

Around that core sit several more, for babies, bigger families and the school year. Open each.

BABIES & TODDLERS **PAJE — the early-years support (under 3s)**

Before allocations familiales even apply, a new baby brings the *PAJE*: a one-off **prime à la naissance** (birth grant, around €1,100), a monthly **allocation de base** for the early years, and help with childcare costs (*complément de libre choix du mode de garde*). These are means-tested, and you can't draw the allocation de base and the complément familial at the same time.

ONCE THE YOUNGEST IS 3 **Complément familial — for 3+ children**

Families with **three or more children**, all aged between 3 and 21, can receive the *complément familial* on top of the allocations familiales — roughly **€195/month**, or about **€290** for lower-income households. It's means-tested with a fairly low ceiling, though, so higher earners typically won't qualify.

MEANS-TESTED **Allocation de rentrée scolaire — the back-to-school payment**

Each August, families under the income ceiling get a lump sum per school-age child (6–18) to help with the costs of the new school year — in 2026, roughly **€427 to €466** per child depending on age. The ceiling is modest (about **€49,000** for four children), so it's aimed at lower and middle incomes; well-off families generally won't receive it.

How to actually get it

Everything above flows through one relationship: your **CAF account**. You register at *caf.fr*, declare your household and income, and the allowances you qualify for are assessed and paid automatically — allocations familiales don't even need a claim once CAF knows about your children, while some others (like the back-to-school payment) may need you to confirm details. Two things make it run smoothly: keep your **income declaration** up to date each year, since everything is recalculated from it, and remember the figures CAF uses come from your **French tax return two years back** — so a recent arrival's early payments may reflect a period before you were even in France. When in doubt, the **CAF online simulator** gives you your household's actual numbers in a few minutes. It's the definitive answer to "what would *we* get?"

STRAIGHT FROM THE SOURCE

Check your own position with the CAF simulator (caf.fr), and read the official rules for each benefit on service-public.fr.

The amounts, ceilings and rules here are the 2026 figures, drawn from official and specialist sources, but they're revalued annually, they're means-tested on your specific household income, and cross-border income complicates the assessment. Pimpernel are not benefits or tax advisers. Confirm your family's exact position with the CAF simulator at caf.fr and, for the tax side, a qualified adviser. This guide is general information.

Pimpernel

LIBRARY · FAMILY

Having a baby in France: the care, the admin, and the help you're owed

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · FAMILY

Having a baby in France: the care, the admin, and the help you're owed

Having a baby in a country whose systems and language you're still learning is daunting — but France is, in truth, a wonderful place to do it. The antenatal care is thorough and state-funded, the postnatal stay is longer and better supported than Britons expect, and there's a network of free child-health centres and family allowances that many arrivals don't even realise they're entitled to. Here's how the care works, the one deadline that matters, and the help you should claim.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Maternity care is thorough and largely state-funded** — declare the pregnancy early to switch on the enhanced cover and register with a maternité.

→ **Expect a longer postnatal stay** than in the UK — several days, well supported, and covered.

→ **Register the birth within 5 days** at the mairie — the one hard deadline. Get several copies of the acte de naissance.

→ **The PMI is your free ally** — local centres for baby check-ups, weigh-ins and vaccinations at no cost.

→ **Tell CAF** — France's family allowances can be generous, but you must be assessed to receive them.

→ **Your baby is likely British by descent** — register the birth with the UK and apply for a passport.

For all the anxiety of navigating pregnancy and birth in an unfamiliar system, most British parents who've done it in France come out the other side quietly evangelical about it. The care is attentive and generously funded, the professionals are excellent, and the state takes the view that supporting new families is money well spent — so there's more help, and more of it free, than you might assume from a British starting point. The trick is knowing what to declare and when, so the cover and the benefits switch on, and not missing the one deadline that has teeth. Let's take the care first, then the admin.

~100%	**5 days**	**PMI**	**CAF**
Maternity care covered by the state	To register the birth at the mairie	Free local child-health service	Where family allowances come from

The care — better than you might fear

From the first scan to the child's early years, the French system stays close and mostly picks up the bill. Open each.

THOROUGH & FUNDED **Antenatal care — closely followed, and covered**

French antenatal care is thorough and, from a certain point in the pregnancy, **almost entirely paid for by the state**. You'll have regular scans and check-ups, usually with a *gynécologue* or *sage-femme* (midwife), and you choose and register with a *maternité* (maternity unit) fairly early, as popular ones fill up. Declare the pregnancy to *Assurance Maladie* and CAF in the first weeks — it switches on the enhanced cover and the family-benefit assessment.

A FEW DAYS IN **The birth — hospital-led, and a longer stay**

Most births happen in a hospital or clinic *maternité*, and one cultural surprise for Britons is the **longer postnatal stay** — commonly several days, more after a caesarean — with midwives, paediatric checks and breastfeeding support built in. The care is well-resourced and the costs are covered by the state cover you switched on earlier; a *mutuelle* mops up extras like a private room.

FREE CHILD HEALTH **After the birth — the PMI, your free ally**

France has a genuinely lovely service most arrivals don't know exists: the *PMI* (*Protection Maternelle et Infantile*) — free local centres offering baby weigh-ins, health checks, vaccinations, and advice for young children, with no bill. Combined with your *médecin traitant* or a *pédiatre*, it means your child's early health is closely and freely supported.

THE SERVICE NOBODY TELLS YOU ABOUT

The PMI is free, brilliant, and yours to use

Ask British parents in France what surprised them most and many will say the "PMI" — the *Protection Maternelle et Infantile*. These local centres offer free check-ups, weigh-ins, developmental checks and vaccinations for babies and young children, staffed by paediatric nurses and doctors, with no bill and often no long wait. In a new country, far from the health visitor you might have leaned on at home, it's a genuine source of reassurance — and it's simply there for you. Find your nearest one early and use it; it's one of the quiet kindnesses of the French system.

The admin — one deadline, then some updates

The paperwork around a birth is lighter than most French admin, with a single firm deadline. Open each.

HARD DEADLINE **Register the birth within 5 days**

The one hard deadline: the birth must be **declared at the mairie** of the commune where the baby was born, within **five days** (the day of birth doesn't count). The maternity unit often helps, and hospitals in some areas can register on site. You'll get the *acte de naissance* (birth certificate) — ask for several copies, you'll need them repeatedly.

TWO UPDATES **Add the baby to your health cover & CAF**

Attach your newborn to your *Assurance Maladie* account (via Ameli) so their care is reimbursed, and inform **CAF** — the family-benefits fund — of the birth. CAF assesses you for the family allowances below; doing this promptly means the help starts flowing without a gap.

PASSPORTS & STATUS **Nationality & the British side**

A child born in France to British parents is generally **British by descent** and you can register the birth with the UK authorities and apply for a British passport — worth doing. French nationality isn't automatic simply from being born on French soil, but children born and raised in France can typically acquire it later. If your family's nationality picture is complex, it's worth a specific check.

The help you may not know you can claim

France channels family support through **CAF**, and depending on your income and situation it can be meaningful: a *prime à la naissance* (a birth grant), a monthly *allocation de base* for the early years, help with childcare costs, and — for families with two or more children — ongoing *allocations familiales*. None of it arrives automatically; you must be registered with CAF and declare your circumstances. It's the same fund behind the housing benefit (APL) many arrivals claim, so if you're already in the CAF system, adding a child is straightforward. The effort of the declaration is well repaid — this is help you're genuinely entitled to, and France would rather you took it.

Having a baby anywhere is a leap; doing it as a newcomer in France adds a layer of the unfamiliar. But the underlying truth is reassuring: you've landed in a system that is well-resourced, closely supportive, and generous to new families — often more so than the one you left. Declare early, hit the five-day deadline, lean on the PMI, and claim what CAF owes you, and the practical side takes care of itself, leaving you to the part that actually matters.

STRAIGHT FROM THE SOURCE

Maternity cover and the declaration of a birth are handled on ameli.fr and caf.fr; the official steps around a birth are on service-public.fr.

The care pathways, deadlines and benefits here are current for 2026 and drawn from official and specialist sources, but entitlements depend on your residence, income and circumstances, and procedures vary locally. Pimpernel are not medical or benefits advisers. Confirm the current position with your maternité, Assurance Maladie and CAF. This guide is general information.

LIBRARY · SCHOOLS

Getting your children into French school: the parent's guide

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · SCHOOLS

Getting your children into French school: the parent’s guide

French schooling runs on a logic that quietly upends British instincts — “private” usually means a state-funded Catholic school costing a few hundred euros a year, school starts at three, and the support your non-French-speaking child needs is a right you have to ask for by name. Here’s how it actually works, and how to get them enrolled. Updated for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 14-minute read

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THE SHORT VERSION

- → **School is compulsory from age 3.** Not five, not four — three. The école maternelle is full, free, real school, and every child in France does it.
- → **“Private” doesn’t mean what you think.** 97% of French private schools are sous contrat — the state pays the teachers, the national curriculum applies, and fees run a few hundred euros a year, not thousands. The British mental model simply doesn’t transfer.
- → **State school is free and zoned.** Where you live decides your school via the carte scolaire; you enrol through the **mairie** for primary, the school itself for secondary.
- → **Non-French-speaking children get dedicated support — but you must request it.** EANA status and UPE2A language classes aren’t automatic; ask for them explicitly or your child can land in an ordinary class with no help.
- → **Their old-school reports are useful — bring them.** The system assesses your child’s academic level in their own language to place them correctly; a plain (unofficial) translation is fine for this.
- → **The primary week is short and oddly shaped.** Four or four-and-a-half days, often with a long lunch and Wednesday off — and the périscolaire (before/after-care, canteen) is where working parents live.
- → **Holidays come in zones.** France splits into three zones (A/B/C) so the whole country isn’t on the pistes at once — your dates depend where you live, and only summer, Toussaint and Christmas are nationwide.
- → **Vaccinations are checked at the door.** Enrolment requires an up-to-date vaccination record — worth reconciling your child’s UK jabs against the French schedule early.

The shape of it: maternelle to lycée

French schooling is a single, nationally-defined ladder, and knowing the rungs makes everything else legible. It runs in three stages:

- **École maternelle** (ages 3–6): petite, moyenne and grande section. Compulsory from three. Play-based but real — this is where your child becomes French-speaking almost frighteningly fast.
- **École élémentaire** (ages 6–11): CP, CE1, CE2, CM1, CM2 — the primary years, where reading, writing and arithmetic get serious.
- **Collège** (ages 11–15): counting *down* — 6ème, 5ème, 4ème, 3ème — ending in the brevet, the first national exam.
- **Lycée** (ages 15–18): 2nde, 1ère, terminale, ending in the baccalauréat — général, technologique or professionnel.

Two things trip up British parents immediately. First, the year-group names count downward through collège, so “6ème” is the *first* year of secondary, not the last. Second, the cut-off is the calendar year, not September: children born any time in a given year start together, so a late-December birthday can mean being the youngest in the class by nearly twelve months.

The private/state surprise

This is the section to read twice, because the British intuition here is not just unhelpful — it’s actively misleading. In Britain, “private school” means expensive, selective, independent, and outside the state system. In France, that describes a tiny sliver of schools. The reality:

State schools (*école publique*) are free, secular by law (*laïcité* — no religious instruction, no ostentatious religious symbols), and staffed by civil-servant teachers recruited by national competitive exam. This is where the large majority of children go.

Private schools — and here’s the twist — are overwhelmingly *sous contrat d’association* with the state. Around 97% of France’s private schools are of this type. What that means in practice: the state pays the teachers (who train and qualify the same way as public-sector ones), the *same national curriculum* applies, and pupils sit the *same national exams* — the brevet, the bac. The school keeps a *caractère propre* (usually a Catholic ethos, though it must admit all children regardless of faith), and charges a modest *contribution* toward its buildings and running costs. Typical fees run in the low hundreds of euros a year — figures around €366 a year in maternelle/primary and €650 at collège are commonly cited averages, though a well-known Paris establishment might exceed €2,000 and many rural schools charge under €200. Bursaries and sibling discounts are common; ask.

The genuinely private, state-*un*funded school — *hors contrat* — is the rare exception (roughly 3% of private schools): free to set its own curriculum, free to charge what it likes, and it does — fees can run from a couple of thousand into the tens of thousands. This is the closest thing to a British private school, and it's a niche within a niche.

So when a French parent says their child is *dans le privé*, they almost never mean what a British parent hears. They mean, in 98% of cases, a state-subsidised (usually Catholic) school charging a fraction of UK fees, teaching the identical curriculum. The choice between public and *privé sous contrat* is far more about ethos, class sizes and local reputation than about money or academic content.

THE MENTAL MODEL TO BIN

"Private" is a €400 Catholic school, not a £20,000 one

British parents arrive braced to either pay a fortune or feel they're "settling" for state school. Neither instinct fits. The real French decision is between a free secular *école publique* and a low-cost *privé sous contrat* that's often Catholic in flavour but teaches the exact same national programme — the gap between them is a few hundred euros and a question of ethos, not a chasm of price or curriculum. Judge local schools on their actual reputation and feel, not on the word "private," which here has almost none of its British baggage.

Enrolling: who to talk to, and when

The single most important rule: **a public school cannot refuse your child on grounds of nationality or your immigration status.** Instruction is compulsory and guaranteed for every child aged 3–16 present on French soil, full stop. With that reassurance banked, the *who* depends on the child's age:

- **Maternelle and primary (roughly 3–11):** you go to the **mairie** of your commune first. They confirm your zoned school under the carte scolaire and pre-register the child; you then complete enrolment at the school itself with the director. Enrolment for a September start typically runs January–June, so start early.

- **Collège and lycée (roughly 11–18):** the **rectorat** (via the departmental education authority) handles placement, not the mairie — and for a non-francophone child this is also your route to the CASNAV and language support (next section). For a privé sous contrat school at any age, you contact the establishment directly.

What to bring: proof of address, the *livret de famille* or birth certificates, an up-to-date vaccination record, and — crucially for older children — their most recent school reports from home. You can request a *dérogation* (an exception to your zoned school) for defined reasons: keeping siblings together, a specific course of study, a medical situation. It's granted on motive, not on preference, so make the case properly.

If your child doesn't yet speak French

This is where France quietly does something rather good — and where you must be awake, because the support is a right you have to *claim*. Children arriving without French are formally **EANA** (*élèves allophones nouvellement arrivés* — newly arrived non-francophone pupils), and that status unlocks dedicated help. The key fact, in the words of one official guide: EANA status is not granted automatically — you have to ask for it. Skip that step and a non-French-speaking child can end up in an ordinary class with no extra support at all.

Here's how the system is meant to work when you do claim it. The child sits an **évaluation / test de positionnement** — organised via the CASNAV, the academic service for newly-arrived pupils — assessing their academic level *in their own language* plus maths and any French they have. This is why their old reports matter: the system is trying to place them at the right academic level, not just the right language level, and it explicitly assesses prior schooling. A plain translation you've done yourself is fine at this stage; sworn translations are only needed for final secondary diplomas.

Based on the assessment, the child is placed in an **ordinary class for their age** (within about two years of the age-normal level) and, where available, given intensive French through a **UPE2A** — a language unit attached to the school, typically several hours a week alongside mainstream lessons. They join ordinary classes immediately for subjects that don't hinge on French — maths, sport, art, music — which is both good pedagogy and good for making friends. In rural areas without a local UPE2A, a travelling specialist teacher or the CASNAV arranges support instead. Children immerse startlingly fast, especially the younger ones; the maternelle in particular does this almost by osmosis.

THE ONE THAT CATCHES BRITISH PARENTS

EANA support is a right — but nobody hands it to you

The instinct from Britain is that the school will assess your child and slot in whatever support they need. In France the support genuinely exists and is genuinely good — but the status that unlocks it must be requested explicitly, at the mairie, the school, or the CASNAV. Say the word — EANA — and ask specifically about UPE2A language support. Bring the child's previous school reports to the enrolment or assessment; they're used to place your child at the right academic level and are the difference between a thoughtful placement and a guess. This is not a favour you're asking for; it's a documented entitlement. Claim it.

The rhythm: the school week and the zoned holidays

Two features of French school life reliably surprise British families, and both are logistical rather than academic.

The primary week is short and unusually shaped. Depending on the commune it's four days (Monday, Tuesday, Thursday, Friday) or four-and-a-half (adding Wednesday morning), with Wednesday afternoon — sometimes all of Wednesday — free. Lunch breaks are long, often two hours, and children can go home or eat in the *cantine*. The days themselves run longer than in Britain to compensate. For working parents, the load-bearing structure is the *périscolaire* — the municipally-run wraparound care before school, after school, over the long lunch, and on Wednesdays. Sort this out with the mairie *as you enrol*, not after; in some communes places are finite.

Holidays come in zones. To stop the entire nation descending on the ski slopes and beaches simultaneously, France divides into three zones — **A, B and C** — whose February and spring holidays fall on staggered dates. Summer, the Toussaint (late October) and Christmas breaks are nationwide; the two mid-year holidays are zoned. Which zone you're in depends on your *académie*, i.e. where you live — so before you book flights home or visitors in, check your zone's specific dates for the year. The French school year runs early September to early July, with a generous eight weeks or so of summer.

A few British particulars, cleared up

Assorted things British parents ask, answered quickly. **Uniforms:** almost no French state school has one (a national trial is running in a small number of volunteer schools, but it's the rare exception, not the rule). **Vaccinations:** genuinely checked at enrolment — for children born from 2018 onward, eleven vaccinations are required, so reconcile your child's UK record against the French schedule early and expect to catch up any gaps. **Religion:** state schools are strictly secular; a *privé sous contrat* school may have a Catholic ethos but still can't turn your child away for being the wrong faith or none. **Financial help:** means-tested *bourses* exist for collège and lycée (in the private sector too), and the CAF's *allocation de rentrée scolaire* helps with September costs — both worth investigating once you're in the system.

Last honest word: the paperwork feels daunting and the acronyms come thick and fast, but the underlying promise is simple and generous — every child gets a place, the non-francophone ones get real support, and children absorb the language far faster than their parents dare hope. Start at the mairie, ask for what you're entitled to by name, and bring the old school reports. The rest, remarkably, tends to work.

Where next

This guide offers practical, general information, not legal or educational advice. Enrolment procedures, required documents, fees, the school calendar and language-support arrangements vary by commune, académie and year, and several education rules evolve each *rentrée*. Always confirm the current position with your mairie, the school, the CASNAV, or the official service-public.fr and education.gouv.fr sites before relying on it.

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LIBRARY · LIVING HERE

Getting married or PACS'd in France: which, why, and how

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · LIVING HERE

Getting married or PACS'd in France: which, why, and how

Plenty of British couples move to France having never felt the need to marry — and then discover that French law treats an unmarried partner as a total stranger, with no inheritance rights and a 60% tax bill to match. Formalising your relationship, by marriage or by the lighter-touch PACS, fixes that and more. Here's what each one actually does, why so many couples here take the step, and how to navigate the paperwork.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Unmarried partners are strangers in law** — no automatic inheritance, and 60% tax on what you leave them. This is the problem both marriage and a PACS solve.

→ **Both marriage and a PACS mean 0% inheritance tax** between you, and taxation as one household.

→ **The key difference:** marriage gives automatic inheritance rights; a PACS gives the tax break but **you still need a will** to inherit.

→ **A PACS is light-touch** — register at the mairie, no ceremony, and dissolve later by simple declaration.

→ **Marriage is more involved** — a fuller dossier, published banns, a civil ceremony; start months ahead.

→ **Translations are the bottleneck** — birth certificates sworn-translated and **apostilled**. Commission early.

Here's a scenario that plays out sadly often. A British couple, together thirty years, never bothered to marry — why would they? They buy a French home together, and one of them dies. The survivor discovers that in French law they have *no* automatic right to inherit their partner's share, and that on anything left to them by will, the tax is sixty percent. The house may have to be sold to pay it. None of this is anyone's fault; it's simply that French law and British assumptions collide. The good news is that it's entirely preventable, cheaply, and the choice of how comes down to a genuinely useful question: do you want the full commitment of marriage, or the pragmatic protection of a PACS?

0%
Inheritance tax — married OR PACS'd

60%
What an unmarried partner faces

Mairie
Where both are registered

A will
Still needed to inherit under a PACS

Why couples here formalise things

It's rarely about romance and almost always about protection. Three reasons drive it. Open each.

Together, PACS'd, or married?

For couples, the paperwork you choose changes your rights enormously

	Living together	PACS	Marriage
Inheritance rights	None	Only with a will	Automatic
Inheritance tax	**60%**	**0%**	**0%**
To end it	Walk away	A declaration	Divorce
To set up	Nothing	Town hall form	Ceremony

A PACS gives the tax break and admin simplicity of marriage — but you still need a will to inherit.

Living together, a PACS, or marriage — compared on inheritance rights, tax, how you end it, and what it takes to set up.

WHY COUPLES DO IT **The inheritance reason (the big one)**

This is why so many British couples in France formalise things. An **unmarried partner is a legal stranger** for inheritance: no automatic rights, and a brutal **60% tax** on anything left to them. Both **marriage and a PACS remove the tax entirely (0%)**. The difference between them: marriage also gives *automatic* inheritance rights, while a PACS gives the tax exemption but **you still need a will** for your partner to inherit at all. For a couple with a French house, this alone is often reason enough.

HOUSEHOLD & EVERYDAY **The tax & admin reason**

Married couples and PACS partners are taxed as a **single household** (*foyer fiscal*), which can lower your combined income tax, and both statuses smooth countless everyday things — next-of-kin rights, joint dealings, social cover. A PACS delivers most of these practical benefits with far less ceremony than marriage.

CAN SUPPORT A VISA **The residency reason**

A relationship with a French or settled partner can support certain residency routes — the *vie privée et familiale* card, for instance. Marriage carries more weight here than a PACS, but a long-standing PACS can also help evidence a genuine, settled life together. If residency is part of your motivation, it's worth taking advice on which status best supports your specific case.

THE GAP PEOPLE DON'T SPOT

A PACS gives the tax break — but not the inheritance without a will

This is the subtlety that catches people out. A PACS makes your partner **exempt from inheritance tax** — the same 0% as a spouse. But, unlike marriage, a PACS does *not* automatically give your partner the *right* to inherit; without a will leaving them something, the tax exemption applies to nothing, because they inherit nothing. So the PACS and the will are a pair: the PACS removes the 60% wall, and the will actually passes the property through it. Do one without the other and you've only done half the job — a mistake that's heartbreakingly common and completely avoidable.

How to actually do it

Both are done at the mairie, but the effort involved is very different. Open each.

SIMPLE & REVERSIBLE **How a PACS works — the light-touch option**

A *PACS* (*pacte civil de solidarité*) is a civil partnership open to any two adults. You register it at the **mairie** of your joint residence (or with a notaire), submitting a joint declaration, a *convention* setting out your arrangement, birth certificates (translated, sometimes with an apostille) and proof of address and identity. There's **no ceremony required** — it can be a signature across a desk — and dissolving it later is a simple declaration, not a divorce. It's the pragmatic choice for couples who want the protections without the wedding.

START EARLY **How marriage works — more process, more rights**

Marrying in France is more involved, especially as a foreigner. You marry at the **mairie** of a commune where one of you has lived for a qualifying period, and you assemble a substantial *dossier*: birth certificates (recent, translated, often apostilled), proof of address, *certificat de célibat* (proof you're free to marry), witnesses, and sometimes a *certificat de coutume* from your home authority. The *banns* are published, and the civil ceremony at the mairie is the legally binding part — any church or celebration follows it. Start the paperwork months ahead.

SWORN TRANSLATIONS **Documents & translations — the usual bottleneck**

As with most French admin, the hold-up is documents: birth (and any divorce or death) certificates, freshly issued, **translated by a sworn translator** and often carrying an *apostille*. A *certificat de coutume* and *certificat de célibat* may be needed for marriage to confirm you're legally free to wed under UK law. Sworn translators and apostilles take time — commission them early, exactly as you would for a visa or a **carte Vitale**.

So — which should you choose?

There's no universal answer, but a useful rule of thumb. If you want the fullest legal protection with automatic inheritance rights, the social and (for some) personal meaning of marriage, and the strongest hand for residency, **marry**. If you want the tax exemption, the household benefits and the everyday simplicity without the ceremony or the harder-to-undo commitment, **a PACS** delivers most of it with a fraction of the fuss — provided you pair it with a will. And if you're truly not ready for either, at the very least understand that doing *nothing* leaves your partner exposed to that 60% wall, and take advice on a will and assurance vie as a stopgap. Whatever you choose, choosing deliberately — rather than drifting — is the kindest thing you can do for the person you'd leave behind.

STRAIGHT FROM THE SOURCE

The official requirements for a PACS and for marriage — documents, where to file, and the legal effects — are set out on service-public.fr.

The rights, tax treatment and processes here are current for 2026 and drawn from official and specialist sources, but they depend on your nationality, residence and circumstances, and marriage/PACS procedures vary by mairie. Pimpernel are not lawyers or notaires. Confirm the current requirements with your mairie and take advice on the inheritance and residency implications for your situation before acting. This guide is general information.

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LIBRARY · MONEY & PROPERTY

French wills & succession: why your UK will may not do what you think

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · MONEY & PROPERTY

French wills & succession: why your UK will may not do what you think

It's the job everyone postpones, and in France that's a genuine mistake — because French inheritance law works nothing like Britain's, and a UK will drawn up on the assumption that you can "leave everything to each other" can be quietly overridden the moment you own a French home. Children have rights you can't sign away; an unmarried partner can face a 60% tax bill; and a 2021 law change undid a workaround many people still rely on. Here's what actually happens to your estate in France, and how to make it do what you intend.

Written by the Pimpernel team · Updated for 2026 · About a 15-minute read

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THE SHORT VERSION

- → **France reserves a share for your children** — half your estate for one child, up to three-quarters for three or more. You can't simply leave it all to your spouse.
- → **You can elect UK law in your will** (Brussels IV) to escape forced heirship — but a **2021 French change** lets children reclaim their share from French assets anyway. It's weaker than it was.
- → **Spouses and PACS partners pay zero inheritance tax** — but a PACS partner still needs a will to inherit at all.
- → **Children get €100,000 tax-free each**, then rates up to 45% (usually ~20%).
- → **The 60% trap:** an unmarried partner or non-adopted stepchild gets a tiny allowance and pays **60%** — potentially forcing a sale of the home.
- → **Assurance vie is the key workaround** — money passes outside the estate, up to €152,500 tax-free per beneficiary.

Of all the topics in this Library, this is the one people most want to skip — and the one where skipping costs the most, because the bill falls not on you but on the people you leave behind, at the worst possible moment. The trouble is that British and French inheritance law start from opposite instincts. In Britain, your will is close to sovereign: leave your estate to whomever you like. In France, the law decides first and your wishes come second, on the principle that children must be protected. Own a French house and you're pulled into that French logic whether your will mentions it or not. None of this is a reason for gloom — it's all manageable with a little planning — but it does need understanding, so let's take it calmly.

50–75%
Share your children are reserved by law

€100,000
Tax-free allowance per child

0%
Inheritance tax between spouses / PACS

60%
The rate an unmarried partner faces

How French succession law actually works

Three things govern what happens to your estate, and the third — a 2021 change — is the one even well-informed people get wrong. Open each.

THE BIG SURPRISE **Forced heirship — your children are protected**

France doesn't let you disinherit your children. Under *réserve héréditaire*, a fixed share of your estate is **reserved for them** whatever your will says: **half** for one child, **two-thirds** shared between two, **three-quarters** for three or more. Only the remaining 'free portion' is yours to leave as you like. For British couples used to leaving everything to each other, this is the big surprise — without planning, the children can have a legal claim ahead of the surviving spouse.

POWERFUL, BUT…

Brussels IV — you can choose UK law (but read on)

Since 2015, the EU Succession Regulation ('Brussels IV') lets you **elect the law of your nationality** in your will — so a British national can ask for English law, which has no forced heirship, to govern their whole estate. Making that election in a properly drafted will is a common and sensible step. But — and this is the part most guides stop before — France added a twist in 2021.

CRUCIAL 2021 CHANGE

The 2021 twist most guides miss (Article 913)

Since November 2021, French law (Article 913 of the Civil Code) gives children a **compensatory claim over French-situated assets** even when you've elected foreign law — if that foreign law would leave them with less than French forced heirship, and you or a child were an EU national or resident. In plain terms: **electing English law no longer fully shelters your French house** from your children's reserved share. It's still worth doing, but it doesn't do everything it did before 2021, and anyone relying on the old advice needs to know.

THE ADVICE THAT WENT OUT OF DATE

"Just choose English law and you're fine" — no longer true

For years the standard tip was simple: put a Brussels IV election in your will choosing English law, and French forced heirship vanishes. Plenty of people did exactly that and assume they're sorted. But the 2021 change to Article 913 means a child left less than their French reserved share can now claim the difference back *from your French assets* — so the election no longer fully protects your French house. If your will was drafted before late 2021, or on pre-2021 advice, it's genuinely worth revisiting with someone who knows the current position. The old plan isn't wrong, exactly — it's just no longer the whole answer.

Who pays the tax — and the 60% trap

Separately from *who inherits* is the question of *what they pay*, and here relationship is everything. The gap between a spouse and an unmarried partner isn't a few percent — it's the difference between nothing and sixty percent. Open each.

Who pays what — French inheritance tax

Relationship is everything here. Marriage or PACS changes the maths entirely.

Who inherits	Tax-free allowance	Tax rate
Spouse or PACS partner	**Fully exempt**	**0%**
Each child	€100,000	~20% (5–45)
Sibling	€15,932	35–45%
Nephew / niece	€7,967	55%
Unmarried partner / stepchild	€1,594	**60%**

Forced heirship also reserves a share for your children:
1 child → half the estate · 2 children → two-thirds · 3+ → three-quarters. A will can't simply cut them out.

French inheritance tax by relationship — spouse/PACS pay nothing, children get €100,000 each, an unmarried partner faces 60% — plus the forced-heirship shares.

MARRIAGE/PACS MATTERS

Spouses and PACS partners pay nothing — but need a will

Good news first: a surviving **spouse or PACS partner pays no French inheritance tax at all**, whatever the sum. The catch: a **PACS partner doesn't automatically inherit** — the tax exemption is worthless without a will leaving them something. Marriage gives inheritance rights *and* the exemption; a PACS gives the exemption but you must still write the will. An unmarried couple with neither is in the worst position of all.

RELATIVELY GENTLE **Children: a €100,000 allowance each, then rising rates**

Each child can inherit **€100,000 tax-free** from each parent, then pays on a sliding scale from 5% up to 45%, though most estates land around the 20% mark. The allowance refreshes periodically, so lifetime gifts can be a planning tool. Compared with the eye-watering rates further down the family tree, children are treated relatively kindly.

AVOIDABLE DISASTER **The 60% trap: unmarried partners & stepchildren**

Here's the one that ruins lives. An **unmarried partner** — together for decades, but not married or PACS'd — is treated as a *stranger*: an allowance of just **€1,594**, then **60%** tax on the rest. The same brutal 60% hits **stepchildren** you haven't adopted. Leaving your home to a long-term unmarried partner can mean they must sell it to pay the tax on inheriting it. This is the single strongest argument for marrying or PACS-ing, and for the workaround below.

Putting it right: the tools that work

The good news is that every problem above has a well-worn solution, and used together they let you shape your estate close to what you actually intend. A properly drafted **French will** (or a UK will that correctly covers French assets) is the foundation. A **Brussels IV election** still helps, even post-2021, especially for non-French assets. **Marriage or a PACS** transforms both the inheritance rights and the tax. And **assurance vie** — money passing outside the estate to named beneficiaries, up to €152,500 each tax-free for premiums paid before 70 — is the flexible workaround that can get real value to an unmarried partner or stepchild without the 60% wrecking ball. Adjusting how a property is *owned* at purchase (the *tontine* clause, or buying via a family *SCI*) is another lever, best pulled at the outset.

None of these is a DIY job. Cross-border succession is precisely the field where a good ***notaire*** or specialist adviser earns their fee many times over, because the interactions — French law, UK law, two tax systems, your particular family — are genuinely intricate. But the worst outcome by far is the common one: doing nothing, assuming the UK will covers it, and leaving your partner or children a mess and a tax bill. An afternoon with the right professional, while you're well and unhurried, is one of the kindest things you can do for the people you'll leave behind.

STRAIGHT FROM THE SOURCE

French inheritance rules and the notaire’s role are set out on notaires.fr and service-public.fr; the tax side is on impots.gouv.fr.

Inheritance rules, tax rates, allowances and the 2021 legal change described here are current for 2026 and drawn from official and specialist sources, but succession law is complex and depends entirely on your family, assets and residence. Pimpernel are not notaires, lawyers or tax advisers. This is general information, not legal or financial advice — take qualified cross-border advice on your own situation before acting or drafting a will.

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LIBRARY · INHERITANCE

French inheritance law: what British owners actually need to know

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · INHERITANCE

French inheritance law: what British owners actually need to know

France reserves a fixed share of your estate for your children — and the headlines make that sound terrifying. The reality is more navigable, but the rules changed in 2021 in a way that catches people out. Here's how it really works in 2026.

Written by the Pimpernel team · Updated for 2026 · About a 10-minute read

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THE SHORT VERSION

- → **France has forced heirship.** A reserved share of your estate (la réserve héréditaire) is set aside for your children — you can't freely leave everything to your spouse or anyone else.
- → **The reserved share depends on how many children you have:** half for one child, two-thirds shared between two, three-quarters shared between three or more. The rest is yours to give freely.
- → **Brussels IV lets you choose your national law.** A British citizen can elect for English (or Scots) law to govern their succession, which doesn't have forced heirship — but read the 2021 catch below.
- → **The 2021 catch:** a French law now lets reserved heirs claw back their share from French assets even when you've chosen English law. Notaires are applying it, despite the EU disputing it.
- → **Succession law and inheritance tax are two different things.** Choosing English law changes *who inherits*; it does nothing to the French tax bill.
- → **Spouses and PACS partners pay zero inheritance tax** on what they inherit. Children get a €100,000 tax-free allowance each, then progressive rates.
- → **Unmarried partners and stepchildren are the exposed ones** — taxed as strangers at up to 60%, with almost no allowance.
- → **The notaire runs the whole process** and is the gatekeeper. This is an area to take proper advice on, not to improvise.

Few things worry British owners in France as much as inheritance — and few are as widely misunderstood. The fear usually arrives as a headline: "*France will force you to leave your home to your children.*" There's truth in it, but it's only half the picture, and the half that's missing is the part that lets you plan sensibly. So let's take it calmly, from the top.

The first thing to hold onto is that **two completely separate systems are at work**, and almost every muddle comes from blurring them. One is *succession* *law* — the rules about **who** inherits. The other is *inheritance tax* — how much the people who inherit have to **pay**. They are governed by different rules, can point in different directions, and need to be thought about separately. We'll take the law first, then the tax.

Forced heirship: the réserve héréditaire

France, unlike the UK, does not let you leave your estate to whomever you please. Rooted in the Napoleonic Code, French law protects a fixed portion of your estate for your direct descendants — your children. This protected portion is called the *réserve héréditaire*, and the children who are entitled to it are *héritiers réservataires* (reserved, or protected, heirs).

The reserved share scales with the number of children:

- **One child** is entitled to half the estate.
- **Two children** share two-thirds between them.
- **Three or more children** share three-quarters between them.

Whatever is left after the reserved share is the *quotité disponible* — the "freely disposable portion" — which you can leave to anyone you like: your spouse, a friend, a charity. So with two children, you can freely dispose of one-third of your estate; the other two-thirds is theirs by right, and a will that tries to override that will be cut back by the notaire.

Two points trip people up. First, **only biological and legally adopted children qualify** as reserved heirs. Stepchildren you haven't formally adopted have no protected share — which matters enormously for blended families, a very common situation among British movers. Second, **the surviving spouse is not a reserved heir in the same way**; French law protects children first. Without planning, a surviving husband or wife can find themselves with far less security than they'd expect, sometimes only a life interest (*usufruit*) in part of the estate rather than ownership.

WHY THIS CATCHES BRITISH OWNERS OUT

It applies to your French property even if you never live in France

Forced heirship attaches to French real estate regardless of where you're resident. A second-home owner in Kent is just as caught by it, for their French house, as someone living in the Lot full-time. This is why "I have a UK will, so I'm fine" is one of the most expensive assumptions you can make.

Brussels IV: choosing your national law

Here is the good news, and for many people it's the heart of the whole subject. Since 2015, an EU regulation formally called Regulation 650/2012 — universally known as **Brussels IV** — has allowed you to choose the law of your **nationality** to govern your entire succession, instead of the law of the country where you live.

For a British citizen, that means you can make an explicit **election for English law** (or Scots law, if that's your nationality's law) in your will. English law has no forced heirship — so, in principle, this lets you leave your French estate as you wish: everything to your spouse, say, rather than a reserved share to the children.

Brexit doesn't undo this, by the way. Brussels IV works on the basis of *nationality*, not EU membership, and it applies in France to nationals of any country — so British citizens can still elect English law. The election has to be made clearly and correctly, which is precisely the kind of thing a notaire or a cross-border solicitor exists to get right.

The 2021 catch — and why notaires are applying it

This is the part most casual guides leave out, and it's the most important development of recent years. In November 2021, France introduced a domestic law that, in effect, **partially overrides the Brussels IV election**. Under it, if you choose a law without forced heirship (such as English law) and a child would have received less than their French reserved share, that child can claim a **compensatory amount back out of assets located in France**.

In plain terms: you can elect English law, but a disinherited reserved child can still come after your French property to recover what French forced heirship would have given them. **French notaires are currently applying this rule.** The European Commission regards it as contrary to Brussels IV, and France may eventually face pressure to bring its law back into line — but until that's resolved, the practical position on the ground is that the election no longer offers the clean, complete protection it did between 2015 and 2021.

None of this means Brussels IV is useless — far from it, it remains the single most useful planning tool for British owners. It means the planning has to be done with eyes open, by someone who knows the current state of play, rather than relying on an article (including this one) or a will drafted before 2021.

Now the tax: droits de succession

Everything above is about *who inherits*. French inheritance tax — *droits de succession* — is a separate question, and choosing English law does **nothing** to change it. If your French property passes under your will to a friend, that friend still faces French inheritance tax on it. This is the single most important thing to understand about the tax: **Brussels IV is not a tax escape hatch.**

French inheritance tax is charged on each beneficiary's individual share, not on the estate as a whole, and the rate depends entirely on the beneficiary's *relationship* to the deceased. Each beneficiary first deducts a tax-free allowance (*abattement*), then pays progressive rates on what's left.

Spouses and civil partners: nil

Since 2007, a surviving **spouse or PACS partner pays no French inheritance tax at all**, regardless of the size of what they inherit. This is a genuinely generous exemption and the cornerstone of most planning — though remember, the tax exemption doesn't solve the *succession-law* problem of children's reserved shares; the two have to be handled together.

Children: €100,000 each, then progressive rates

Each child can inherit up to **€100,000 tax-free** from each parent. Above that, the tax runs on a progressive scale from 5% up to 45% on the largest shares. So a child inheriting a net share of €150,000 deducts the €100,000 allowance and pays tax only on the remaining €50,000, at the lower end of the scale. With three children inheriting a €500,000 property, the family has €300,000 of allowances between them before any tax is due at all.

Everyone else: the sting

This is where it gets painful, and where the law and tax problems collide. The further the beneficiary is from you in family terms, the worse it gets:

- **Brothers and sisters:** 35% up to about €24,430, then 45%, after a modest allowance.
- **Nephews and nieces:** 55%.
- **Unmarried partners, friends, stepchildren (not adopted), and anyone unrelated:** a flat **60%**, after an allowance of just €1,594.

Read that last line again, because it's the one that ruins plans. An **unmarried partner** — no matter how many years you've been together — is taxed as a stranger at 60% on a French property left to them, unless you're married or PACS'd. The same applies to a **stepchild you've raised but never legally adopted**. For unmarried couples and blended families, this is the single biggest reason to take advice early.

THE PLANNING LEVER MOST PEOPLE DON'T USE

Lifetime gifts and the 15-year cycle

The same allowances (€100,000 per child, for instance) refresh every 15 years and can be used for tax-free lifetime gifts, not just on death. Used deliberately over time, gifting can move significant value out of the estate before it's ever taxed. It's a genuine tool — but it interacts with forced heirship and with your own financial security, so it's one to model properly with a notaire rather than improvise.

What this means for you

Pulling the threads together, in plain terms:

If you're married or PACS'd, you're in the best position: your spouse inherits tax-free, and a Brussels IV election plus the right marital arrangements can do a lot to protect them — bearing in mind the 2021 clawback if you have children who'd otherwise be reserved heirs.

If you're an unmarried couple, you are the most exposed group on both fronts: no automatic inheritance rights *and* a 60% tax rate. Marriage or a PACS transforms the position. If that's not on the cards, planning becomes essential rather than optional.

If you have a blended family, the gap between biological children (protected, low tax) and stepchildren (no protection, 60% tax) is stark. Bridging it usually means using the freely disposable portion deliberately, or considering French adoption — a significant legal step, not a form-filling exercise.

And whatever your situation: this is the part of moving to or owning in France where improvising is genuinely costly, and where a single conversation with the right professional pays for itself many times over. The person at the centre of it all is the **notaire** — a public official who handles the whole succession process and who is the gatekeeper for any property transfer. A short review now, with a notaire or a cross-border solicitor, of your will, your title deeds, your marital regime and any past gifts, is worth far more than the best article on the internet.

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LIBRARY · FAMILY

When someone dies in France: a calm, practical guide

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · FAMILY

When someone dies in France: a calm, practical guide

It's the guide nobody wants to need — but if you're living in France, or have loved ones here, knowing what happens when someone dies removes one source of panic from an already hard moment. The French process is orderly and, reassuringly, the funeral director carries most of it for you. This is what happens in the first days, the one deadline that matters, and the things worth knowing in advance so grief isn't compounded by confusion.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **A doctor issues the death certificate first** — at home, call the GP or the SAMU (15). Nothing proceeds until this exists.

→ **Declare the death at the mairie within 24 hours** — you'll receive the acte de décès; ask for around ten copies.

→ **The funeral director (pompes funèbres) carries most of it** — expect to lean on them. Burial or cremation happens within six working days.

→ **Funeral costs** commonly run **€3,000–4,000**; you're entitled to a written quote.

→ **A notaire handles the estate**; the succession declaration is generally due within six months.

→ **For a British person**, you can also inform the UK authorities, and repatriation to the UK is possible if wished.

We've written this one gently, because if you're reading it in a hurry, you may be reading it at the worst time. So let us say the reassuring thing first: the French system for a death is clear, humane, and designed to be leaned on. You are not expected to know it, and you will not be doing it alone — the *pompes funèbres* (funeral director) exists precisely to carry most of the burden, and does. What follows is a calm map of the first days, so that whether you're facing this now or simply want to understand it before you ever have to, the shape of it holds no fear.

24 hours
To declare the death at the mairie

6 days
Funeral within (working days)

~10 copies
Of the acte de décès you'll need

6 months
To file the succession declaration

The first days, step by step

It's a short, defined sequence, and you'll rarely walk it unaided. Open each.

When someone dies: the first steps

Sad and unfamiliar — but a clear, short sequence. You don't have to know it all at once.

1 · A doctor certifies the death (certificat de décès) → **2 · Mairie, in 24h** declare it → get the acte de décès (×10) → **3 · Pompes funèbres** funeral within 6 working days → **4 · Notaire** for the estate; 6 months to declare

The pompes funèbres (funeral director) will guide you through most of this — it's normal to lean on them heavily. For a British person, you can also tell the UK authorities; repatriation to the UK is possible but costly.

The first steps when someone dies: a doctor certifies it, the mairie is told within 24 hours, the funeral director arranges the rest, and a notaire handles the estate.

START HERE **1 · A doctor certifies the death**

First, a doctor must issue the *certificat de décès* — the medical death certificate. If it happens at home, call the person's GP, or the emergency medical service (**SAMU, 15**, or 112). In a hospital or care home, the staff handle this. Nothing else can proceed until this certificate exists.

THE ONE DEADLINE

2 · Declare it at the mairie within 24 hours

The death must be declared at the **mairie** — of the place of death or of residence — within **24 hours**. You take the doctor's certificate and ID for yourself and the deceased. The mairie issues the official *acte de décès*; **ask for around ten copies**, because every bank, insurer and authority will want one. In practice the funeral director often makes this declaration for you.

THEY GUIDE YOU

3 · The funeral director (pompes funèbres)

You'll engage a *pompes funèbres* (funeral director), and it's entirely normal — expected, even — to **lean on them heavily**. They handle the declaration, the paperwork, the care of the body, and arrange the burial or cremation, which by law must take place **within six working days**. Costs commonly run around **€3,000–4,000**. As with any such service, you're entitled to a clear written quote.

OVER THE MONTHS

4 · The notaire and the estate

For anything involving property or significant assets, a *notaire* handles the *succession* — establishing the heirs, valuing the estate and dealing with the inheritance tax. The *déclaration de succession* is generally due **within six months** of a death in France (twelve if it occurred abroad). This isn't a first-day task; it unfolds over the following weeks and months.

THE THING TO REMEMBER ABOVE ALL

Call a funeral director early — and let them carry it

If you take one thing from this guide, take this: contacting a *pompes funèbres* is one of the first things to do, and once you have, most of the rest is lifted from your shoulders. They will make the mairie declaration, care for your person, handle the permits, and arrange the funeral within the six-day window — guiding you through each decision at your pace. It is entirely normal to rely on them heavily; that is what they are for. Many British families seek out an English-speaking or expat-experienced director, which makes an unfamiliar process gentler still. You do not have to hold all of this yourself.

The British dimension

When the person was British, a few extra threads run alongside the French process. Open each.

THE BRITISH SIDE **Telling the UK authorities**

Alongside the French process, you can inform the UK side: the death of a British national abroad can be registered with the UK authorities, and there's a government 'Tell Us Once'-style path for UK pensions and records. Keep several *acte de décès* copies for UK institutions too — an official translation is sometimes requested.

A PERSONAL CHOICE **Repatriation, if you want it**

If the wish is to bring the person home to the UK for the funeral, **repatriation is possible** but involves extra formalities and real cost — specialist funeral directors arrange it. Equally, many British families choose a burial or cremation in France, in the community that had become home. There's no right answer; the pompes funèbres can cost and arrange either.

SEE SUCCESSION **Who inherits — and the will**

French succession law decides a great deal here, and it may not match a UK will's intentions — forced heirship reserves a share for children, and an unmarried partner faces steep tax. If a French will or a Brussels IV election exists, it shapes what happens. This is exactly why sorting a will in advance matters so much; our succession guide covers the ground, and a notaire will guide the family through it.

The kindest preparation

If you're reading this not in crisis but in foresight, there's a quiet gift you can give the people you love: getting a few things in order while you're well. A **will** that works under French law spares your family the harshest surprises of forced heirship and the unmarried-partner tax trap. A note of your **wishes** — burial or cremation, here or home — spares them agonising decisions at a raw moment. Knowing where the **key documents** live, and perhaps an *assurance obsèques* to cover the funeral cost, removes both a bill and a scramble. None of it is morbid; it's the opposite. It's making sure that, when the time comes, those you leave behind can grieve — and aren't left fighting paperwork in a language of loss and a language not their own.

STRAIGHT FROM THE SOURCE

The official steps after a death, and who to notify, are on service-public.fr; the succession itself runs through a notaire (notaires.fr).

The procedures, deadlines and costs here are current for 2026 and drawn from official and specialist sources, but they vary locally and by circumstance, and cross-border estates are complex. Pimpernel are not notaires, funeral directors or legal advisers. In the moment, rely on the pompes funèbres and, for the estate, a notaire. This guide is general information offered with care, not legal advice. If you are grieving, please also reach out to people who can support you.

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LIBRARY · MONEY & WORK

Working in France: employee, micro-entrepreneur, or your own business

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · MONEY & WORK

Working in France: employee, micro-entrepreneur, or your own business

France offers a genuinely wonderful thing to the self-employed newcomer — a scheme so simple you can register in an afternoon and pay your social charges as a flat slice of what you earn. It also offers the unwary a nasty surprise, because those charges are calculated on turnover, not profit, and the bill catches people out. Here's how work actually works here: the three main statuses, what each costs, and how to choose without an expensive mistake.

Written by the Pimpernel team · Updated for 2026 · About a 16-minute read

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THE SHORT VERSION

- **Three broad ways to work:** as a salarié (employee, employer handles everything), as a micro-entrepreneur (simple self-employment), or via the fuller réel regime or a company for bigger ventures.
- **Micro charges are on turnover, not profit.** Roughly **12.3%** on goods sales, **~21–22%** on services and liberal professions — paid to **URSSAF** on what you invoice, regardless of your costs.
- **Turnover ceilings apply:** about **€188,700** for goods, **€77,700** for services. VAT starts at lower thresholds (~€36,800 services / ~€91,900 goods).
- **Registration is free and fast** through the guichet unique (INPI); a SIRET number follows in days.
- **You declare turnover to URSSAF** monthly or quarterly — even nil months — and income on your annual tax return (form 2042-C-PRO).
- **Your carte de séjour must permit the work.** The visitor card bars employment; make sure your residence status matches how you intend to earn.

There's a reason half the British arrivals you meet in rural France seem to be "doing a bit of" something — gîte-letting, translating, consulting, making things — and it's that France, for all its bureaucratic reputation, made self-employment genuinely accessible with the *micro-entrepreneur* scheme. You can be registered and legally invoicing within days, with no accountant and no capital. But the same simplicity that makes it easy to start makes it easy to misunderstand, and the misunderstanding is always the same one: the social charges come off your *turnover*, not your profit, so a business with high costs can owe charges on money it never really kept. Understanding that one fact — and choosing the right status around it — is what this guide is for.

~12.3%
Micro social charge on goods sales

~21–22%
Micro social charge on services

€77.7k
Micro turnover ceiling (services)

Free
To register — SIRET in days

The first question: employee or self-employed?

Everything starts here. If someone employs you, you're a *salarié*, and life is administratively simple: your employer withholds your social charges and income tax, hands you a payslip, and even part-funds your health top-up. If you work for yourself — clients rather than a boss — you're one flavour of self-employed, and you take on the declaring and the charges yourself in exchange for independence. Neither is "better"; they suit different lives. But the choice shapes your paperwork, your safety net, and, importantly, the proof you'll show when your carte de séjour comes up for renewal.

Three ways to earn a living

Which status fits — and who pays the social charges

Salarié (employee)
- Employer runs payroll
- Charges deducted at source; you net a wage
- Full cover & a payslip — the proof CdS renewals love

Micro-entrepreneur
- Simple self-employment
- Flat charge on turnover: ~12.3% goods, ~21–22% services
- Ceilings: €188.7k goods / €77.7k services

Réel / société
- For bigger or growing businesses
- Deduct real costs, reclaim VAT
- More admin — usually an accountant's territory

Register free at the guichet unique (INPI) → a SIRET number in days.
Britons need the right carte de séjour (salarié, or one permitting self-employment) first.

Three ways to earn in France — employee, micro-entrepreneur, or the fuller réel regime — and who carries the social charges.

The four ways to be, in detail

Within those two camps sit the practical statuses you'll actually choose between. Open each.

SIMPLEST **Salarié — the employee**

You have a *contrat de travail*, your employer runs payroll, and social charges are deducted before your salary reaches you. You get a *bulletin de paie* (payslip) each month — which, conveniently, is the gold-standard proof at carte de séjour renewal. Employers must also offer a part-funded *mutuelle*. Simplest status by far; the trade-off is you need an employer willing to hire you.

MOST POPULAR **Micro-entrepreneur — the simple self-employed regime**

Legally the same as 'auto-entrepreneur' since 2016. You register free, get a *SIRET*, and pay a flat percentage of your *turnover* (not profit) to URSSAF: roughly **12.3%** on goods sales, **~21–22%** on services and liberal professions. Brilliantly simple, but with real limits — turnover ceilings, no reclaiming VAT, and no deducting actual costs (a flat allowance applies instead).

FREELANCERS **Profession libérale — the liberal professions**

Consultants, therapists, translators, many freelancers: 'liberal' professions sit in the *BNC* category and can operate under the micro regime (the ~21.1% rate) up to the services ceiling, or under the fuller *réel* regime beyond it. Some regulated professions have their own rules and bodies; check whether yours is one.

BIGGER BUSINESSES **Régime réel / société — the grown-up options**

Once you outgrow the micro ceilings — or want to deduct real expenses and reclaim VAT — you move to the actual (*réel*) regime, or form a company (EURL, SASU and friends). More accounting, usually an *expert-comptable*'s territory, but the right home for a substantial or growing business.

THE BILL NOBODY WARNS YOU ABOUT

Charges are on turnover, not profit — plan for it

Here's the trap that ambushes new micro-entrepreneurs. You invoice a client €1,000, so you owe roughly €210–220 in social charges on it — even if delivering that work cost you €600 in materials or subcontractors, leaving you €400. The micro regime doesn't care about your costs; it charges a flat rate on the money that came in. For a low-cost service business (your time and a laptop), this is brilliant and cheap. For anything with heavy inputs, it can be brutal, and the fuller *réel* regime — where you're taxed on actual profit and can deduct costs and reclaim VAT — may work out far better despite the extra admin. Do this sum *before* you choose, not after your first URSSAF statement lands.

Setting up as a micro-entrepreneur

If the micro regime fits, the setup is genuinely painless. Work through the steps below in order.

STEP 1 **Register — free, via the guichet unique**

Since 2023 all business formalities go through the single online window (*guichet unique*) run by INPI. You declare your activity with proof of identity and address, and a *SIRET* number follows within days. It costs nothing to register as a micro-entrepreneur.

ONGOING **Declare turnover to URSSAF — monthly or quarterly**

You report your sales to URSSAF on a schedule you choose (monthly or quarterly), online, *even in months with zero sales* — a nil return is still required. Miss one and there's a penalty (around €52 per missed declaration). The social charge is calculated automatically from what you declare.

ANNUAL **Declare income to the tax office — once a year**

Your business income also goes on your annual personal tax return (form *2042-C-PRO*), due in the May–June window. You can opt for the *versement libératoire* — paying a small extra percentage to settle income tax alongside your social charges monthly — if your household income is below the threshold. Late returns attract surcharges.

THE LIMITS **Watch the ceilings and VAT thresholds**

Micro turnover ceilings are **€188,700** (goods) and **€77,700** (services), with a one-off tolerance band above. Separately, VAT kicks in at lower thresholds — around **€36,800** for services and **€91,900** for goods — above which you must charge and account for VAT. Cross the main ceilings for two years running and you're moved to the réel regime.

What "cheap and simple" costs you elsewhere

The micro regime's simplicity has trade-offs worth going in with your eyes open about. You **can't deduct real expenses** — a flat allowance is baked into the rate instead (larger for goods, smaller for services), which is generous only if your actual costs are low. You **can't reclaim VAT** on your purchases while you're under the VAT threshold. Your **pension and benefit rights** build more slowly than a salaried employee's, because your contributions are lower. And there are **ceilings**: exceed them and you're pushed into the réel regime whether you like it or not. None of these is a reason to avoid the scheme — for a great many freelancers it's exactly right — but they're reasons to treat it as a considered choice rather than a default.

The bit Britons must not skip: your right to work

All of the above assumes you're *allowed* to work, and for British nationals since Brexit that's not automatic — it flows from your residence status. The *visiteur* carte de séjour, the easy one so many retirees hold, explicitly **bars employment and self-employment**. A *salarié* card is built for employment; an entrepreneur or *profession libérale* card (or *passeport talent*, or *vie privée et familiale*) permits self-employment. Registering a micro-entreprise while holding a visitor card is a genuine problem, not a technicality. So before you build a business plan, make sure the card in your wallet actually lets you do the work — and if it doesn't, changing category is a separate application, covered in our carte de séjour guide. Withdrawal-Agreement holders, resident before 2021, generally retain broad work rights, but if that's you it's worth confirming for your specific card.

Get the status right for your kind of work, do the turnover-versus-profit sum honestly, keep your URSSAF declarations current, and self-employment in France is one of the most civilised set-ups in Europe — light-touch, quick to start, and refreshingly free of gatekeepers. Just don't let the flat-rate charm distract you from the flat-rate maths.

STRAIGHT FROM THE SOURCE

Register a micro-entreprise and pay your cotisations at autoentrepreneur.urssaf.fr; the wider rules on working and social contributions are on urssaf.fr and service-public.fr.

Rates, thresholds and rules here are current for 2026 and drawn from official and specialist sources, but they change annually and depend heavily on your activity and circumstances. Pimpernel are not accountants or business advisers. Confirm current figures on the URSSAF and impots.gouv.fr sites and take advice from a qualified *expert-comptable* before choosing a status. This guide is general information, not financial or legal advice.

Pimpernel

LIBRARY · MONEY & WORK

Running a gîte or chambres d'hôtes: the honest 2026 guide

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · MONEY & WORK

Running a gîte or chambres d'hôtes: the honest 2026 guide

It's the classic British-in-France dream: buy somewhere lovely, let a corner of it to guests, and top up the income while living the good life. And it genuinely can work — thousands do it. But it's a business, with a **mairie** to notify, a tax regime to choose, and social charges on your takings whether you profit or not; and the two models, gîte and chambres d'hôtes, ask very different things of you. Here's the honest picture, so you go in knowing what you're signing up for.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

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THE SHORT VERSION

- → **A gîte** is a self-catering holiday let (hands-off, you needn't live there); **chambres d'hôtes** is B&B in your own home (max 5 rooms/15 guests, breakfast, you live in and host).
- → **Declare to your mairie** — not optional; it enables the taxe de séjour, and skipping it risks a ~€500 fine.
- → **It's a business:** register the activity (usually as a micro-entrepreneur) and get a SIRET.
- → **Tax is micro-BIC** — you're taxed on turnover after a flat allowance of roughly 50% (the exact figure depends on classification).
- → **Social charges via URSSAF** on your takings, calculated on turnover, not profit.
- → **Get proper insurance** — a normal home policy won't cover paying guests.

There's a particular version of the French dream that involves a stone house, a couple of let rooms or a converted barn, and a modest income arriving from happy guests while you tend the garden. It's a good dream, and unlike some it's achievable — but the gap between "we could let the gîte" and actually running one is filled with practical decisions that are much easier made in advance than discovered midseason. The two big ones: which model suits your property and temperament, and what the taxman and URSSAF will want. Let's take both honestly.

Declare it	**5 rooms**	**~50%**	**SIRET**
To the mairie — €500 fine if you don't	Chambres d'hôtes limit (15 guests)	Micro-BIC flat expense allowance	You'll need to register the activity

Gîte or chambres d'hôtes — which are you?

They sound similar and are taxed similarly, but the lived experience is very different. Choose with your eyes open. Open each.

Taking paying guests: two routes

The classic British-in-France income stream — pick the shape that fits your place and your life

Gîte

- Self-catering holiday let
- Guests have the place to themselves
- You needn't live on site
- A "meublé de tourisme"

Chambres d'hôtes (B&B)

- Rooms in your own home
- Max 5 rooms, 15 guests, breakfast
- You live there
- More hands-on, more sociable

Both: declare to the mairie · usually micro-BIC (~50% expense allowance) · social charges via URSSAF

Two routes to paying guests: a self-catering gîte, or chambres d'hôtes B&B in your own home. Both declare to the mairie and run on micro-BIC.

SELF-CATERING **A gîte — self-catering, hands-off**

A **gîte** is a furnished self-catering holiday let — a *meublé de tourisme*. Guests have the property to themselves, cook their own meals, and you needn't live on site or even nearby. It's the lower-touch option: turnaround days, marketing and maintenance, but not daily hosting. Ideal if you have a separate cottage, barn conversion or second property, and want income without running a hospitality business day to day.

YOU LIVE IN, AND HOST **Chambres d'hôtes — B&B in your own home**

Chambres d'hôtes is bed-and-breakfast in your own home: capped at **5 rooms and 15 guests**, breakfast included, and — legally — **you must live there**. It's far more sociable and hands-on: you're cooking breakfast, chatting to guests, turning rooms around daily. Many British arrivals love it; some discover they'd rather not host strangers over the marmalade every morning. Be honest with yourself about which you are before you commit.

THE HONEST QUESTION TO ASK YOURSELF

Do you actually want strangers in your home every day?

The romance of chambres d'hôtes is real — interesting guests, breakfast in the courtyard, becoming a fixture of the village. So is the reality: you are on duty, in your own home, most mornings of the season, making small talk and turning rooms around whether you feel like it or not. Plenty of people adore it. Plenty of others realise, a season in, that they'd have been far happier with a separate gîte they clean between guests and otherwise leave alone. Neither is wrong — but the choice shapes your daily life far more than the tax does, so be honest about which one you are *before* you build the business around it.

The admin, in plain order

None of this is hard, but it must be done, and in roughly this order. Open each.

DO THIS FIRST **Declare to the mairie — this one's not optional**

Whichever you run, you must **declare the activity to your mairie** (a *déclaration en mairie*). It's how the commune knows to collect the *taxe de séjour* (the small nightly tourist tax you pass on from guests), and skipping it risks a fine of around **€500**. It's a simple form — just don't overlook it in the excitement of your first bookings.

MICRO-ENTREPRENEUR **Register the business & get a SIRET**

Taking paying guests regularly is a business, so you register the activity — most small operators do this as a **micro-entrepreneur** through the *guichet unique*, and receive a *SIRET* — the **14-digit number that officially identifies your business**, which you'll quote on invoices and to URSSAF, CAF and the tax office. It's the same simple regime as any micro-entreprise — our guide to working in France walks through the registration, the URSSAF charges and the turnover-not-profit trap — and it's free to set up and quick. Only truly tiny, occasional income may fall below the threshold where registration isn't required.

TURNOVER, NOT PROFIT **Tax: the micro-BIC regime & the ~50% allowance**

Furnished-letting income is taxed under *micro-BIC*: you're taxed on your turnover after a **flat expense allowance of around 50%** (the rules on classified vs unclassified tourist lets have tightened recently, so the exact allowance depends on your setup and whether your gîte is officially classified). You declare the income on your annual French return. If your real costs are much higher than the flat allowance, the fuller *réel* regime can work out better — worth a calculation.

ON TURNOVER **Social charges via URSSAF**

As with any self-employment, you pay **social charges through URSSAF** on your takings — a flat percentage under the micro regime. Very small, occasional income may instead attract CSG/CRDS at 17.2% rather than full business contributions. Once you're a proper going concern, budget for the URSSAF bill as a real cost of doing business, calculated on turnover regardless of profit.

Is it still worth it?

Honestly? For the right person and property, yes — but go in clear-eyed rather than starry-eyed. The income is real but rarely a full living on its own; it's a top-up, best paired with a pension or other earnings. The social charges take a chunk regardless of how the season went. And the rules on furnished tourist lets have been tightening, so the tax treatment is less generous than it was a few years ago and worth confirming for your exact setup. But the fundamentals endure: France draws visitors, a well-run gîte in a pretty spot books up, and being your own boss in the countryside is a life many people would trade a great deal for. Just cost it as a business, not a hobby, and the dream and the spreadsheet can coexist.

STRAIGHT FROM THE SOURCE

Register your rental activity and pay cotisations at autoentrepreneur.urssaf.fr; the rules on furnished-tourism lettings (meublé de tourisme) are on service-public.fr.

Registration rules, tax regimes, allowances and charges here are current for 2026 and drawn from official and specialist sources, but the rules on furnished tourist lets change and depend on your setup, classification and turnover. Pimpernel are not accountants or business advisers. Confirm the current position with URSSAF, your mairie and a qualified *expert-comptable* before setting up. This guide is general information.

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LIBRARY · THE MOVE

Driving in France: the unwritten rules, the kit, and the culture

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · THE MOVE

Driving in France: the unwritten rules, the kit, and the culture

The rules of the French road are mostly what you'd expect — but the *customs* aren't, and that's what trips Britons up. Why does that car keep flashing you? Why is the one in the fast lane indicating left for miles? What's the cardboard clock on everyone's dashboard, and will the police really fine you for a hi-vis jacket in the boot? Here's the practical, lived-in guide to driving here: the kit the law actually demands in 2026, the etiquette nobody writes down, and the parking that quietly generates most of the tickets.

Written by the Pimpernel team · Updated for 2026 · About a 14-minute read

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THE SHORT VERSION

- → **Learn the signals.** A flash from ahead is a favour (police or hazard warning); a flash from behind means move over. A left indicator held on at motorway speed is deliberate, not a fault.
- → **Carry the right kit.** A warning triangle and a hi-vis vest within reach of the driver (*not* the boot) are compulsory; headlamp deflectors and a "UK" plate too. The breathalyser and green card are no longer required, whatever old guides say.
- → **Everything's in km/h** — rough conversion, km/h × 0.6 ≈ mph. The limit drops in the rain, and out of town it's lower than you'd expect.
- → **Watch the drink limit:** 0.5 g/L, and near-zero in your first three years. Simplest rule: don't.
- → **Most first tickets are for parking** — the blue-zone disque bleu especially. Get the paint and the disc right and you'll dodge nearly all of them.

Driving in France is, for the most part, a pleasure — the roads are good, the traffic outside the cities is light, and a *route départementale* through the countryside on a summer evening is one of the quiet joys of living here. The mechanics are familiar too: you drive on the right, the signs are logical once you learn them, and your instincts mostly transfer. What *doesn't* transfer is the unwritten stuff — the flashing, the indicators, the cardboard disc, the little rituals of French road life that no one explains because to the French they're simply obvious. That's the gap this guide fills, alongside the hard facts of what the law requires in 2026, because getting caught out on either the culture or the kit is easily avoided once you know.

130 → 110
Motorway km/h — drops in the rain

0.5 g/L
Alcohol limit (0.2 for new drivers)

1 per person
Hi-vis jackets, kept in the cabin

€35
Parking a blue-zone space wrong

The unwritten rules — what French drivers are telling you

Half of driving here is reading signals that aren't in any highway code. These are the ones that most often puzzle, or panic, a British arrival. Open each.

CUSTOM, NOT LAW **Why they flash their headlights at you**

A flash in France usually means one of two things, and reading it right matters. Oncoming traffic flashing you is very often a friendly **warning** — a police check, a *gendarmerie* speed trap, an accident or a hazard ahead. Slow down and thank them silently. But a flash from *behind*, from a car sitting on your bumper in the fast lane, means the opposite: **'move over, I'm coming through.'** It's not (usually) aggression so much as the French convention that the left lane is for overtaking only — so pull back into the right lane and let them pass. Both are custom, not law, but both are near-universal.

NOT A MISTAKE

Why cars sit on the motorway with a left indicator on

This one baffles every new arrival. A car cruising in the middle or left lane with its **left indicator blinking away** isn't lost or forgetful — it's signalling '*I intend to stay out here and keep overtaking, don't expect me to pull in yet.*' It's an informal courtesy on busy autoroutes, telling faster traffic the driver knows they're there and will move over when they've finished passing. You don't have to adopt it, but now you know it's deliberate, not a fault.

BRITISH INSTINCT TRAP

Priorité à droite — the rule that still catches people

The old *priorité à droite* — give way to traffic joining from your right — has been rolled back on most main roads, but it still lurks in towns, villages and unmarked junctions. If you're on a road with no priority markings and a car noses out from a side turning on your right, **they may legally have priority over you**, even though every British instinct screams otherwise. Look for the yellow diamond (you have priority) or its crossed-out version (you no longer do), and when in doubt in a town, ease off.

MOSTLY NORMAL NOW

Roundabouts, and the two kinds

Most French roundabouts now work as you'd expect — traffic already on the roundabout has priority, signed *vous n'avez pas la priorité* or *cédez le passage*. But a handful of older ones, famously the *Arc de Triomphe*, still run on priorité à droite, meaning cars *entering* have priority and it's a controlled sort of chaos. On the ordinary ones you're fine; just know the exception exists.

What the law actually requires in your car

The mandatory-kit rules have changed over the years, and plenty of guides (and glovebox leaflets) are out of date. Here's the current 2026 position — what you can be fined for, what's been dropped, and what's merely wise.

What must be in your car

France checks British plates especially — carry these before you cross

COMPULSORY

- ✓ Warning triangle (place 30m+ behind)
- ✓ Hi-vis vest within the driver's reach (glovebox, not boot) — 1 required by law
- ✓ Headlamp beam deflectors (RHD cars)
- ✓ A "UK" sticker/plate — not the old "GB"
- ✓ Your passport & photocard licence

NO LONGER REQUIRED

- Breathalyser — dropped in 2020
- Insurance green card — since Aug 2021

WORTH HAVING

- Spare bulbs (a blown one can be fined)
- A Crit'Air sticker for city low-emission zones (ZFE)

What French law requires in your car in 2026 — and what it no longer does.

FINEABLE **Compulsory: triangle, hi-vis, deflectors, UK plate**

Four things the police can fine you for not having. A **warning triangle** (to place at least 30m behind a breakdown). A **hi-vis vest kept within the driver's reach** — the glovebox, not the boot — since the whole point is that you can put it on *before* you step out onto the carriageway. Legally only one is required, and it's the driver's; but since a passenger who gets out should be visible too, most people sensibly keep one per seat. **Headlamp beam deflectors** on a right-hand-drive car, so you don't dazzle oncoming traffic. And a **'UK' identifier** — sticker or built into the plate — as the old 'GB' is no longer valid.

MYTH-BUSTED **No longer required: breathalyser & green card**

Two things you may have been told to carry and no longer need. The **breathalyser** requirement was quietly dropped in 2020 — carrying one is sensible given the low limit, but you won't be fined for its absence. And the **insurance green card** hasn't been needed since August 2021; your normal policy covers you. Ignore older guides that still list these as mandatory.

RECOMMENDED **Worth having anyway**

Not strictly required, but wise: **spare bulbs** (police can fine you for a blown one and expect it fixed on the spot), and a **Crit'Air sticker** if you'll drive into cities — the low-emission *ZFE* zones in Paris, Lyon and others check them, and an older car may be barred at certain times. A small first-aid kit and a torch never hurt either.

Speed limits, and the km/h you keep having to convert

The signs will feel alarmingly high until your brain recalibrates — 130 sounds a lot until you remember it's about 80 mph. The table below is your ready-reckoner; two quirks catch Britons out, both shown in it: the motorway limit *drops* in the rain, and the out-of-town limit is lower than you'd expect.

Speed limits, and what they are in mph

Everything is km/h. Rough rule: km/h × 0.6 ≈ mph.

Where	Limit (km/h)	≈ mph
Motorway (autoroute)	**130**	≈ 80
Motorway, in the rain	**110**	≈ 70
Dual carriageway	**110**	≈ 70
Main road (out of town)	**80 (or 90)**	≈ 50–55
Town / village (built-up)	**50**	≈ 30
Schools & quiet zones	**30**	≈ 20

The town limit starts at the place-name sign and ends at the same sign crossed out — no other marker needed.

French speed limits with rough mph equivalents. Multiply km/h by 0.6 for mph.

Two things the table can't show. First, how town limits are triggered: the 50 km/h limit begins automatically at the **place-name sign** as you enter a village and ends at the same sign crossed out as you leave — often with no "50" sign at all, so the village name *is* the instruction. Second, drink-driving: the limit is **0.5 g/L** (well under the UK's 0.8), and a near-zero **0.2 g/L** in your first three years. The honest advice is the simple one — don't drink and drive here at all.

Parking — where most newcomers actually get their first ticket

You're statistically far more likely to be fined for parking than for anything on the open road, because the systems are unfamiliar and the paint is easy to misread. Get these four things straight and you'll avoid nearly all of it. Open each.

FREE BUT TIMED **Zone bleue & the disque bleu**

Blue-marked bays are **free — but timed**. You need a *disque bleu*, a cardboard clock-disc you get free from a *mairie*, *tabac* or many shops. Set it to your arrival time, display it on the windscreen, and you get the posted free period — usually **1h30**. No disc, wrong time, or hidden disc is a **€35** fine. It's the single most common ticket a new arrival collects.

PAY & DISPLAY **Paid parking: the horodateur**

White bays in busier areas are usually paid, via an *horodateur* (the pay-and-display machine) or increasingly an app. Note your bay number if asked, pay for your time, and display the ticket. Sundays and lunchtimes are often free — the machine will tell you, if you can decode it.

READ THE PAINT **Line colours, and stationnement alterné**

Rough guide to the paint: **white** lines are standard bays (free or paid per signs); **blue** means zone bleue (disc); **yellow** means no parking or reserved (deliveries, buses, residents). And on some narrow streets you'll see *stationnement alterné* — you park on the **even-numbered side from the 1st–15th, the odd side from the 16th–end** of the month, switching over mid-month. Miss the switch and you'll be ticketed.

€135 + TOW **Disabled bays — don't risk it**

Parking in a disabled space without a valid *Carte Mobilité Inclusion* is treated seriously: a **€135** fine and, quite possibly, your car impounded. Even 'just for a minute' isn't worth it.

A few more things worth knowing

Some quick ones that round out the picture. **Radar detectors are seriously illegal** — even switched off in the boot, they carry a minimum €1,500 fine, and many sat-navs sold in the UK need their speed-camera alerts disabled before you cross. **Headphones and earbuds are banned** while driving. On the **motorway**, most autoroutes are toll roads (*péage*) — take a ticket on entry and pay on exit, by card or the telepéage tag, and use the bright-orange emergency phones every 2km rather than your mobile if you break down. And **toll-booth lanes matter**: the orange "t" lane is for tag-holders only; look for the green arrow or the card symbol.

None of this is difficult, and most of it becomes second nature within a few weeks. But the culture in particular is worth front-loading, because it's the invisible layer — the flash, the indicator, the priorité lurking at a village junction — that turns an anxious first month of French driving into the genuine pleasure it should be. Learn the signals, carry the kit, keep a parking disc in the glovebox, and the French road opens up to you.

STRAIGHT FROM THE SOURCE

The current rules on equipment, speed and alcohol are on securite-routiere.gouv.fr; the everyday legal detail is on service-public.fr.

The equipment rules, speed limits, alcohol limits and parking fines here are current for 2026 and drawn from official and specialist sources, but road rules change and enforcement varies locally. The cultural conventions described (flashing, indicators, priorité) are custom rather than law and are offered as practical observation, not legal instruction. Confirm current requirements with official French sources before you travel or act. This guide is general information, not legal advice.

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LIBRARY · THE MOVE

Exchanging your UK driving licence for a French one — when, and how

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · THE MOVE

Exchanging your UK driving licence for a French one — when, and how

Here's the good news most guides bury: thanks to the post-Brexit agreement, if you passed your test before 2021 you probably *don't* need to exchange your UK licence at all — not until it expires or something forces your hand. So this guide is really two things: how to tell whether you're actually obliged to swap yet, and, when you are, how to survive the **ANTS** process without losing your patience or your right to drive.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Most UK drivers don't need to exchange — yet.** If you passed before 2021, the post-Brexit deal lets you keep driving on your UK licence until it expires or a trigger forces a swap.

→ **The triggers that DO force it:** your licence expires, you commit an offence with penalty points, it's lost/stolen, or you need medical/new categories.

→ **Post-2021 licences are different:** if you passed after 1 January 2021, you must exchange within **12 months** of getting your residence permit.

→ **It's all online via ANTS** — the official driving portal. No in-person or postal route.

→ **Budget €40 and a long wait.** The timbre fiscal is **€40**; processing runs **3–12 months**. You can usually keep driving meanwhile.

→ **The French licence lasts 15 years** (five for heavy categories).

Few pieces of French admin generate as much needless anxiety as the driving licence, and it's mostly because people assume they must rush to exchange the moment they arrive. For the majority of British arrivals, that simply isn't true — and knowing it saves you a pointless slog through one of the slower government portals. The post-Brexit reciprocal agreement means a UK licence remains valid to drive on in France, and you're only obliged to exchange it when a specific trigger applies. So before anything else, let's work out whether you even need to.

€40	3–12 months	15 years	Often €0
The timbre fiscal to exchange	ANTS processing time	Validity of the French licence	What most UK drivers need to do — for now

First question: do you actually need to exchange?

For most people who passed their test before 2021, the honest answer is "not yet." You can keep driving on your UK licence until one of the specific triggers below applies. Open each to see if it's you.

MOST COMMON **Your licence is about to expire**

The commonest genuine trigger. Once your UK licence nears its expiry date, you can't simply renew it from France — you exchange it for a French *permis*. You can start the exchange up to about six months before expiry, and given ANTS's processing times, you should.

FORCES IT **You commit a driving offence with penalty points**

If you incur a French driving offence that carries points or a penalty, the authorities need you on the French system to apply it — so an exchange becomes compulsory. This one catches people out precisely because it's unexpected.

FORCES IT **Your licence is lost, stolen or damaged**

If you need to replace a lost, stolen or damaged UK licence while resident in France, you replace it with a French one rather than a UK one.

SPECIAL CASES **Medical or new categories (lorries, buses, etc.)**

Heavy-vehicle categories that need periodic medical certification, or adding a new category, generally require you to be on the French licence.

POST-2021 LICENCES **You passed your test AFTER 1 January 2021**

Different rule: if your UK licence was obtained after this date, you must exchange it within **twelve months** of getting your French residence permit — you don't get to wait for expiry. Check which side of that date you fall.

THE RELIEF NOBODY TELLS YOU ABOUT

"Not yet" is a perfectly good answer — don't queue before you have to

Because the ANTS process is slow and occasionally maddening, the best advice for a great many arrivals is simply: don't start it until you must. If you passed before 2021 and your licence has years left on it, you can drive quite legally on your UK document and leave the exchange for the day expiry (or a trigger) actually requires it. Joining a three-to-twelve-month queue for a swap you don't yet need is a way to inflict French bureaucracy on yourself voluntarily. Check your expiry date, note it, and get on with your life.

When you do need to: the ANTS process

Once a trigger applies, here's the exchange itself. It's entirely online, it costs little, and its only real difficulty is the waiting. Open each step.

ONLINE ONLY **Do it all on the ANTS website**

Exchanges are handled online at the official ANTS driving portal (*permisdeconduire.ants.gouv.fr*) — the in-person and postal routes were retired. You create an account (FranceConnect works) and submit digitally.

WHAT TO UPLOAD **Gather the documents**

You'll need: a clear copy of both sides of your UK licence; a valid passport; a proof of address under six months old; your ***titre de séjour*** or residence proof; an approved *e-photo* with its ANTS code; and, usefully, a DVLA 'check your driving licence' summary (a *relevé* of your entitlements) — which, being in English, generally needs no translation.

THEN PATIENCE **Pay the €40 and wait**

There's a **€40** *timbre fiscal*. Then the hard part: patience. ANTS processing runs anywhere from **three to twelve months**. You're generally issued a certificate that lets you keep driving while you wait, and the French licence, when it lands, is valid for **15 years** (five for heavy categories).

Keeping the road under you while you wait

The thing people fear most — being unable to drive during a months-long processing gap — is usually unfounded. When you submit a valid exchange, ANTS generally issues a certificate (a *certificat*) confirming your application, which keeps you legally driving in the meantime. Hold on to it, keep it with you in the car, and don't panic at the silence from the portal; long, quiet stretches are normal rather than a sign something's wrong. If your UK licence would expire *during* the wait, that's exactly why you start the exchange up to six months early.

A note on Withdrawal Agreement holders and older drivers

If you were resident before 2021 under the Withdrawal Agreement, the same broad logic applies — drive on your UK licence until a trigger requires exchange — but it's always worth confirming your specific position, as protected statuses can carry their own nuances. One more practical point that catches British drivers by surprise: French licences for ordinary categories don't carry the frequent medical checks some expect, but heavy-vehicle categories do, and the French system's points and rules differ from the UK's. When you do exchange, take a moment to understand how the French points system works, because it's not identical to the one you're used to.

So: check your expiry date, work out whether a trigger applies, and if not, relax — you're legal as you are. When the day comes, it's an online form, a €40 stamp, and a test of patience rather than difficulty. Not every piece of French admin needs doing on arrival, and this is the clearest example of one that usually doesn't.

STRAIGHT FROM THE SOURCE

Exchange a foreign licence online through the ANTS licence portal (permisdeconduire.ants.gouv.fr), and check whether and when you must swap on service-public.fr.

The exchange triggers, ANTS process, fee and timelines here are current for 2026 and drawn from official and specialist sources, but the rules change and individual cases (especially Withdrawal Agreement holders and post-2021 licences) vary. Pimpernel are not legal advisers. Confirm the current requirements on the official ANTS site before acting. This guide is general information, not legal advice.

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LIBRARY · VEHICLES

Bringing your car to France: the import rules, step by step

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · VEHICLES

Bringing your car to France: the import rules, step by step

Post-Brexit, a British car arrives in France as a full third-country import — customs, VAT, conformity paperwork and a possible eco-tax. It sounds fearsome. It’s actually a sequence, and for most movers there’s an exemption that wipes out the biggest costs entirely. Here’s the whole path, in order. Updated for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 13-minute read

THE SHORT VERSION

- → **There are two doors in.** Bring the car as part of your household move and the franchise déménagement wipes out customs duty *and* VAT. Import outside that window and the headline bill is 10% duty plus 20% VAT on the car’s value.
- → **The moving exemption has four conditions.** You lived outside the EU for 12+ months, you’ve owned and used the car for 6+ months, it arrives within 12 months of your move — and you can’t sell, lend or hire it out for 12 months after it lands.
- → **Even outside the exemption, the 10% isn’t automatic.** Duty follows the car’s *origin*, not where you bought it: a UK-built car with an origin declaration can cross at 0%. A German-built car bought in Britain can’t.
- → **Everything runs through the 846A.** The customs certificate — issued paid or stamped exempt — is the key that unlocks French registration. No 846A, no carte grise.
- → **Your MOT means nothing here.** Cars over four years old need a French contrôle technique — and it will fail UK headlamps that haven’t been adjusted to dip right.
- → **The malus catches the unwary — and spares the sensible.** France’s CO_2 and weight taxes hit at first French registration, even for used imports — but with an age reduction, and they’re *zero* for cars first registered before 1 January 2015.
- → **Right-hand drive is perfectly legal in France.** Forever. You’ll just develop strong feelings about péage machines.
- → **Once you’re resident, the clock runs.** A French resident can’t simply keep running a UK-plated car — officially you have one month from import to register it.

First, a word on who’s writing this

Pimpernel’s founder moves cars across international borders for a living — homologation, customs, registration paperwork, the lot — albeit into Britain rather than out of it. So this guide is written with trade eyes and checked against the current French official sources, but in the usual Pimpernel spirit of honesty: the French system described here is one we've researched hard, not one we operate daily. Confirm the figures for your own case before you ship anything — they move, and your car's details change the answer.

The two doors: moving with your car, or importing one

Everything about cost depends on which door you come through, so settle this first.

Door one: the car is part of your move. France (like the EU generally) lets you bring your personal belongings — explicitly including vehicles — free of customs duty and VAT when you transfer your main residence from outside the EU. This is the *franchise déménagement*, and for most Britons moving over with a car they already own, it turns the scariest bill in this guide into €0. The conditions, all of which must hold:

- You've had your normal residence outside the EU for **at least 12 months**;
- You've **owned and used the car for at least 6 months** before the move — and it was bought tax-paid, not tax-free;
- It enters France **within 12 months of you settling** here;
- And you undertake **not to sell, hire out, lend or pledge it for 12 months** after it arrives — break that and the waived taxes fall due.

The mechanics: you present customs with a dated, signed **inventory of your goods in two copies** (vehicles listed with make, model and identification), the completed *Cerfa 10070* declaration, proof you lived outside the EU, and proof you're settling in France. In return, for the car, customs issues the document this whole guide revolves around: the **certificat de dédouanement 846A**, stamped to show the taxes are exonerated rather than paid. Same key, free of charge.

Door two: any other import. Buying a car in the UK after you've moved, shipping one over outside the 12-month window, importing to sell — all of it is a standard third-country import: **10% customs duty** and **20% French VAT**, both calculated on the vehicle's value (transport included), paid at customs, 846A issued as the receipt. On a £15,000 car that's roughly £4,500 of tax before you've touched a single French form — which is why door one matters so much.

WHAT NOBODY TELLS YOU

The car must be on the *first* inventory — even if it comes later

The franchise allows your move to arrive in instalments across the 12 months — but the inventory you hand customs on the *first* crossing must list *everything* you'll ever claim the exemption for, car included. Decide six months in that you'll bring the car after all, when it was never on that first list, and the exemption for it is gone. If there's the faintest chance a vehicle follows you over, put it on the inventory from day one — listing it costs nothing, omitting it costs 30%.

THE TRADE SECRET

Duty follows the car's birthplace, not its number plate

That 10% customs duty isn't a flat fee on "cars from Britain" — it's a tariff that the UK–EU trade agreement removes for goods of *UK origin*. A Sunderland-built Nissan or a Swindon-built Honda, accompanied by an origin declaration from the seller, can cross at 0% duty (the 20% VAT still applies outside the franchise). A Munich-built BMW bought in Manchester gets no such favour — it's not of UK origin, wherever it was registered. If you're buying in the UK specifically to import, the factory the car came from is quietly worth thousands — ask about origin paperwork before you commit, not at the border.

The paperwork gauntlet, in order

However you came through customs, the road to a French registration — the *carte grise* — runs through the same four stations.

1. The 846A — already in hand if you've followed the above. Guard it; the registration system will not move without it.

2. Proof of conformity. France needs evidence the car meets European technical standards. For most UK-market cars this is the manufacturer's **certificat de conformité européen (CoC)** — ordered from the manufacturer or their French office, typically for a fee in the low hundreds of euros. Some manufacturers' French representatives can instead issue an *attestation d'identification*, which does the same job. If neither exists — a car never sold to European standards, or some post-Brexit models approved only to the separate GB scheme — you're into **RTI** (*réception à titre isolé*): an individual inspection via the DREAL, slower, costlier, and best avoided by checking conformity *before* committing to a car.

3. A French contrôle technique, for any car over four years old — dated within six months of the registration application. Your MOT history, however immaculate, counts for nothing.

4. The carte grise application, online via the ANTS portal: the 846A, the conformity document, the CT report, the V5C, proof of identity and address, insurance, and the Cerfa application form. Fees are the fixed charges plus the regional tax per *cheval fiscal* — set by your region, so the same car costs different money in Occitanie and Normandy — plus any malus (next section). While the dossier is in train you can run on temporary **WW plates**; a French insurer will cover the car on its VIN or UK registration in the meantime.

THE CT FAIL THAT CATCHES EVERYONE

Your headlamps are aimed at the wrong side of the road

A right-hand-drive car's dipped beam is designed to light the left verge and avoid dazzling oncoming traffic — on the left. Drive it in France unmodified and it dazzles everyone; put it through a contrôle technique unmodified and it fails. Depending on the car, the fix is a beam-adjustment setting (many modern cars have a "tourist mode" buried in the menus — which is not a permanent solution for a permanent import), properly adjusted or replaced headlamp units, or approved deflectors. Sort it before the CT appointment, not after the fail sheet. And while you're in the settings: the speedometer must be able to show km/h — virtually every UK car does, but check the dash display isn't locked to miles.

The malus: France's sting in the tail, and who escapes it

France taxes polluting and heavy cars at their **first French registration** — and "first French registration" includes a used import that's spent fifteen years pottering around Surrey. Two taxes, cumulative: the **malus CO_2** (from 108 g/km in 2026, climbing steeply to a cap of €80,000) and the **malus masse** (from 1,500 kg). Read that cap again — it isn't a typo, and a big recent SUV can genuinely attract a five-figure bill.

Now the good news, in descending order of relief:

- **First registered before 1 January 2015? The malus is nil.** Full stop. The faithful older car most movers actually bring crosses free.
- **Used imports get an age reduction.** The tax is calculated on the scale that applied in the car's *first-registration year*, then reduced by an official age-based decote — a car around ten years old sheds the overwhelming bulk of it.
- **Electric and hydrogen cars** escape the CO_2 malus, and weight abatements apply to hybrids and EVs.

One trap inside the relief: the CO_2 figures used are the ones on the conformity paperwork. A car *without* European reception — the RTI cases above — is taxed on its administrative horsepower instead, on a scale that runs from €500 to €80,000, which can be brutally worse than the CO_2 route. Another reason exotic imports deserve a costing before they deserve a deposit.

WORTH KNOWING BEFORE YOU SHIP

The 2015 line is the whole decision for many movers

Run the numbers before the car does. A pre-2015 first registration means no malus at all; an older car also tends to mean modest carte grise horsepower tax and — at thirty years — eventual *véhicule de collection* status, which at import means 0% duty and just 5.5% VAT even outside the moving franchise. A thirsty car first registered after 2015, by contrast, can attract a malus that exceeds its market value. The maths is rarely close: the sensible old car sails through; the recent premium SUV is often, brutally, worth more sold in Britain than landed in France. Do that sum first, sentiment second. (Sentiment is allowed to win — it just has to know the price.)

The clock, and the British particulars

Once you're resident in France, you can't simply carry on running a UK-plated car — officially the registration must be applied for **within one month** of the vehicle's import, and in practice a French resident with foreign plates accumulates risk with every checkpoint: insurance validity, roadside checks, and awkward questions the longer it drags. Get the dossier moving early — the CoC order is usually the slowest piece, so start it before the car travels.

The reassurances, since British readers always ask: **right-hand drive is entirely legal in France**, permanently, no conversion required — the toll booths are the punishment. Your UK driving licence position is a separate topic (and a separate guide), and nothing here affects it. And no, the département on your new plates doesn't commit you to anything — it's decorative, and yes, you can choose the number of somewhere you've never been.

Last honest word: for many movers the right answer is to bring the sensible car through door one for nothing, run it while you settle, and buy French when it retires — skipping the gauntlet entirely the second time. The import process rewards exactly one thing: knowing the whole sequence before you start it. Which you now do.

Where next

This guide offers practical, general information, not legal, tax or customs advice. Pimpernel are not customs agents, tax advisers or vehicle-registration professionals — and we have nothing to sell you. Duty rates, tax scales, malus thresholds and procedures change (several changed on 1 January 2026, and further changes are legislated for 2027), and how they apply depends entirely on your vehicle, your dates and your circumstances. Always confirm the current position with the French customs service (douane.gouv.fr), ANTS, or a professional before shipping or buying a vehicle.

Pimpernel

LIBRARY · LIVING HERE

Everyday France: the small stuff nobody explains

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

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Everyday France: the small stuff nobody explains

The big moves — the visa, the house, the healthcare — get all the attention, and rightly so. But it's the small, unwritten stuff that quietly trips up every new arrival: what the mairie is actually for, why the post office is also a bank, which bin the potato peelings go in, and how to greet someone without accidentally being rude. None of it is hard once someone tells you. So here's the someone. This is the everyday France that the guidebooks skip and the locals assume you already know.

Written by the Pimpernel team · Updated for 2026 · About a 14-minute read

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THE SHORT VERSION

→ **The mairie is the heart of your commune** — civil records, ID and passports, planning permission, schools, the electoral roll. When in doubt, start there.

→ **La Poste is a post office, a bank and a phone shop** — and the lettre recommandée is how French officialdom is made legally binding.

→ **There are 11 bank holidays in 2026**, clustered in May, and the French "faire le pont" to stretch them into long weekends.

→ **Sorting food waste (biodéchets) has been compulsory since January 2024** — learn your commune's bin colours and days.

→ **Say "Bonjour" first, always**, start with vous, and follow the local lead on la bise.

→ **Life spills outdoors, cheaply** — French campsites, free river swimming, greenways and subsidised sports clubs (Roller is huge) make an active family life remarkably affordable.

Every British arrival remembers the moment they realised France runs on rules nobody wrote down. You stand in the mairie holding the wrong form, or you cheerfully say "vous" to a toddler, or you put the wine bottle in the yellow bin and catch a neighbour wincing. It's never catastrophic — but it's the steady drip of these small unknowns, far more than the big scary admin, that makes the first year feel like walking on a slightly unfamiliar floor. The good news is that the small stuff is genuinely small: a morning's reading and you'll move through daily France like you've been here for years. Let's take the things that catch people out most — and, at the end, the joys nobody warns you about either.

11 Jours fériés (bank holidays) in 2026	**€1.52** A Lettre Verte stamp, 20g, in 2026	**Jan 2024** Food waste sorting became compulsory	**Bonjour** The one word that unlocks everything

The mairie: your commune's beating heart

If you take one institution away from this guide, take the **mairie** (town hall). In Britain, the functions of a French mairie are scattered across a dozen agencies; in France they're gathered under one roof, run by a *maire* who is genuinely local and often surprisingly reachable. It's the first door to knock on for a startling range of things — and in a small commune, the staff may come to know you by name. Here's what actually happens inside. Open each.

ÉTAT CIVIL **Civil records — births, deaths, marriage, PACS**

The mairie holds the *état civil*: it registers births and deaths, performs civil marriages and ***PACS***, and issues the certified copies (*actes*) you'll be asked for again and again. Any life event with paperwork attached tends to pass through here first.

DOCUMENTS **ID cards, passports & the attestation d'accueil**

Applications for a French *carte nationale d'identité* and passport are made at an equipped mairie by appointment (not every mairie has the biometric kit, so you may travel to a larger one). The mairie also issues the ***attestation d'accueil*** — the sponsorship form you need if a non-EU visitor is coming to stay with you.

PERMIS **Planning permission & your building work**

Thinking of a new window, a pool, a barn conversion or a fence? The mairie is where you file the *déclaration préalable* or *permis de construire*. It also holds the local planning map (the *PLU*) that decides what you may and may not do — always worth a look *before* you buy a project property.

AND MUCH MORE **Schools, the electoral roll & everyday certificates**

You enrol your children in the local *école* at the mairie (*inscription scolaire*). It's also where you join the electoral roll once eligible, register a gîte, and get small things certified — a *légalisation de signature*, say. The attached *CCAS* is the commune's social-support desk if you ever need help.

THE HABIT THAT CHANGES EVERYTHING

Say "Bonjour" before you say anything else

This is the single most useful thing a Briton can learn, and it costs nothing. In France you greet *before* you transact — every shop, every counter, every phone call opens with a clear "Bonjour" (or "Bonsoir" after about 6pm). Launching straight into your question, however politely, reads as abrupt and slightly rude, and you'll feel the temperature drop. Say "Bonjour", wait a beat for theirs, *then* ask. Add "Bonne journée" as you leave. It sounds trivial; it is the difference between being served grudgingly and being helped warmly, and it works in the mairie, the boulangerie and the tax office alike.

La Poste: the most useful building in town

Don't be fooled by the name. La Poste is a post office, yes, but it's also a bank (*La Banque Postale*), a mobile-phone provider, and the gatekeeper of France's favourite bureaucratic instrument — the registered letter. In villages where the bank branch and everything else has closed, La Poste is often the last public service left. Learn what it does before you need it. Open each.

MORE THAN POST **It's a post office, a bank and a phone shop**

La Poste is far more than stamps. *La Banque Postale* is a full high-street bank; La Poste Mobile sells phone contracts; and the counter handles official recorded mail. It's often the most useful building in a small town — and in many villages, the last public service still standing.

KEEP THE SLIP **The lettre recommandée — France's legal handshake**

Learn this one phrase: *lettre recommandée avec accusé de réception* (registered post with proof of receipt, the “LRAR”). A huge amount of French officialdom — notice to a landlord, cancelling a contract, a formal complaint — is only legally valid sent this way. The signed slip that comes back is your proof it was received. Keep every one.

LE VERT **Stamps, colours and the disappearing red stamp**

Everyday post goes by *Lettre Verte* (the green stamp, about **€1.52** for 20g in 2026, roughly three working days). The old next-day red stamp has gone digital — the *e-Lettre rouge* is printed and posted for you from an online order. You can buy stamps at any *tabac*, not just the post office.

Jours fériés: the calendar, the ponts, and the closed doors

France has **eleven public holidays**, and unlike the UK they mostly fall on fixed dates rather than being shuffled to Mondays — so a *jour férié* can land mid-week and simply stop the country for a day. Knowing the calendar (and the French habit of bridging to a long weekend) saves you the frustration of a wasted trip to a shut office. Open each.

EASTER-BASED **The moveable feasts — and why May is a minefield**

Most holidays are fixed, but three follow Easter: *Lundi de Pâques* (6 April 2026), *Ascension* (14 May) and *Lundi de Pentecôte* (25 May). May is famously broken up — 1 May, 8 May, Ascension and Pentecôte all land within weeks, so half the month can feel like a long weekend.

FAIRE LE PONT **Le pont — the art of bridging to a long weekend**

When a holiday falls on a Tuesday or Thursday, the French “faire le pont” — bridge the gap by taking the Monday or Friday off too, turning it into a four-day break. It's practically a national sport. Expect offices, some shops and many small businesses to be quiet on bridging days even though they aren't official holidays.

THE RHYTHM **What's actually shut — and the Sunday rhythm**

On a *jour férié*, banks, most shops, and public offices close; boulangeries and some supermarkets may open the morning. The bigger cultural shift for Britons is **Sunday** and the **lunch hour**: many shops shut Sunday, and smaller towns still close for a proper midday break. Don't arrive at the mairie at 12:30 expecting service — plan around the rhythm rather than fighting it.

Bins & recycling: the tri, decoded

French household recycling — *le tri sélectif* — is taken seriously, and since **1 January 2024** every household has been required to sort its food waste (*biodéchets*) separately too. The colours vary a little from commune to commune, but the national system is simple once you see it laid out. Your mairie hands out a local guide with the exact bins and collection days; here's the shape of it.

Which bin? The French tri, by colour

Colours vary a little by commune, but the system is national.

YELLOW	GREEN	BROWN	GREY
Packaging & paper	**Glass only**	**Biodéchets**	**Everything else**
Plastic bottles	Bottles & jars	Food scraps	Ordures ménagères
Tins & cans	No lids needed	Peelings, coffee	Non-recyclables
Cartons, briques	NO ceramics	Eggshells, bread	Nappies, etc.
Card & paper	Often a bank, not a bin	Sorted since 2024	The residual bin

Bulky or hazardous waste — furniture, paint, electricals — goes to the déchèterie (take ID)

The French household bin colours: yellow for all packaging and paper, green for glass (often a bottle bank), brown for food waste since 2024, grey for everything else.

Two things worth knowing beyond the colours. First, **glass is sacred and separate** — it usually goes to a communal bottle bank (*point d'apport volontaire*) rather than a kerbside bin, and a single ceramic mug or Pyrex dish in there can wreck a whole batch, so keep those out. Second, anything big or nasty — old furniture, garden waste, paint, electricals, a dead microwave — goes to the ***déchèterie***, the municipal tip, which is usually free for residents but may want proof you're local, so take ID and a ***justificatif de domicile*** the first time.

Recreation and the outdoors: a bigger life for less

Here's the part of everyday France that the admin guides never mention, and the one that most often makes British families quietly glad they came. Life here spills outdoors, and it does so cheaply. A campsite is a proper holiday, not a damp compromise; a river is a swimming pool; a Wednesday afternoon is a club sport that costs a fortnight's UK pocket money for a whole year. You don't have to be sporty or outdoorsy to feel it — the resources are simply *there*, well run and open to all, in a way that reshapes how a family spends its time and its money. Open each.

€15–25
A night's pitch at a municipal campsite

Free
River & lake baignade, lifeguarded in season

~€150
A year in a sports club, licence included

Roller
France's thriving urban skate scene

SKATE CULTURE

Roller — France's quiet national sport

The French take *roller* (inline and quad skating) seriously — not as a passing craze but as a proper club sport with real coaching. Towns of any size tend to have a **skatepark** and a club affiliated to the *Fédération Française de Roller & Skateboard*, offering everything from artistic and freestyle slalom to **roller hockey** and speed. Cities run mass *randos roller* — organised group skates through closed streets, the most famous being Paris's Friday-night roll — and smaller towns hold their own weekend versions. Kit and lessons come cheap through the club licence, and for a child who takes to it, it's superb value and an instant social circle.

LE CAMPING

French campsites — a different species entirely

Forget the soggy British field. *Le camping* is a national institution and often astonishing value. Star-rated sites come with **swimming pools** — or full *aquaparcs* with slides — snack bars, evening entertainment and shaded pitches, and if canvas isn't your thing you rent a *mobil-home* by the week. There's a whole spectrum: a bare-bones, cheap **municipal campsite** run by the commune (pitches often **€15–25 a night**) at one end, a big commercial resort with a lagoon pool at the other. Many families build a whole summer around them. Book the popular sites early for July–August; the shoulder season is cheaper and calmer.

FREE & WILD

River and lake swimming — la baignade

One of the pure joys of a French summer: swimming in rivers and lakes, legally and safely. Rivers like the **Dordogne**, the Ardèche, the Loire and countless smaller ones have designated bathing spots (*baignade*), many **lifeguarded** (*surveillée*) in July and August and free to use. Inland, a *base de loisirs* or *plan d'eau* gives you a lakeside beach with swimming, pedalos, sometimes a rope swing and a snack van — usually free, or a euro or two to park. Water quality at official sites is monitored and posted. Just watch the surveillance flags and any *baignade interdite* signs; open rivers can carry a current.

ON TWO WHEELS

Cycling the voies vertes and véloroutes

France has built a vast web of ***voies vertes*** (traffic-free greenways, often on old railway lines) and signed *véloroutes*, including long-distance routes like the *Vélodyssée* down the Atlantic coast, the *Canal des 2 Mers* and the ViaRhôna. They're flat, family-safe and free, and they turn a bike into a proper day out — a gentle few kilometres with small children, or a serious multi-day tour, dotted with picnic spots and villages along the way.

LE GRAND AIR

Forests, trails and the cheap-day-out habit

Beyond the water, the countryside itself is the amenity. France's forests (much of it managed by the *ONF*) are open to roam, and the country is laced with waymarked ***GR*** (grande randonnée) and *PR* footpaths — thousands of free kilometres. Add the municipal *centre de loisirs* (the subsidised Wednesday-and-holiday activity club many families lean on), the *médiathèque* (a genuinely good free public library, often with events), and the **association** system — volunteer-run local clubs, part-funded by the commune, that make judo, pottery, canoeing or music cheap to join for a season's licence. Together it's a family life that's outdoor, sociable and remarkably light on the wallet.

THE THING THAT SURPRISES BRITONS MOST

How much of it is subsidised — and how little it costs

Coming from Britain, where a child's activity or a decent campsite can quietly cost a fortune, the thing that lands hardest is how *cheap* an active, outdoorsy family life is here — and how deliberately it's supported. The engine is the **association** and the *licence sportive*: nearly every sport and hobby runs as a local club, part-funded by the commune, that you join for a modest annual licence rather than a monthly gym-style fee. A child can take up Roller, judo or canoeing for around a hundred-odd euros a year, coaching included. Layer on free river swimming, free greenways and free forests, and cheap municipal campsites, and you get a summer that would cost a small fortune in the UK for little more than the fuel to get there. It isn't that France is being frugal; it's that access to sport and the outdoors is treated as something a society provides, not something you buy.

The social codes: la bise, tu vs vous, and not being *that* Brit

Finally, the unwritten social rulebook — the part that no form covers and everyone quietly judges. French social life runs on a code of politeness that can feel formal to British eyes, but it's warm underneath and easy to get right once you know the moves. Get these few things right and doors — literal and social — open. Open each.

TWO? THREE? **La bise — the cheek kiss, decoded**

The *bise* is a light cheek-touch (not a wet kiss), usually starting on the **left**. The number varies by region — two is common, but parts of France do three or even four, which is why everyone occasionally clashes. It's for friends and social settings, not the bank clerk. A handshake is the safe default in any professional or first-meeting context; follow the other person's lead and you'll rarely go wrong.

START WITH VOUS **Tu or vous — get this one right**

Vous is the respectful default for anyone you don't know, anyone older, officials, shopkeepers and colleagues. *Tu* is for friends, family, children and pets. The golden rule: **start with vous** and let the other person invite *tu* (*on peut se tutoyer*). Defaulting to *tu* with a stranger can read as rude; nobody is ever offended by vous.

THE SOCIAL GLUE **Bonjour, the apéro, and not talking money**

Three that smooth everything: say **"Bonjour" first**, every time, to every shopkeeper and official — skipping it is the classic British misstep and reads as brusque. If invited for an *apéro*, arrive a polite 10–15 minutes late, bring wine or flowers (not chrysanthemums — those are for graves), and don't expect a full meal. And avoid asking what someone earns or paid for their house; money talk is considered vulgar.

None of this is about performing Frenchness or losing yourself; it's about the ordinary courtesy that lets a newcomer slot in gracefully. Britons who make the effort — the "Bonjour", the "vous", the wine to the apéro — find France meets them more than halfway. The village that seemed reserved turns out to be watching, kindly, to see whether you'll bother with its rhythms. Bother, and it opens up. That, in the end, is what everyday France is: a hundred tiny signals that you've decided to belong here. Learn them, and the small stuff stops being an obstacle and starts being home.

STRAIGHT FROM THE SOURCE

When you need the official word on any everyday démarche, service-public.fr is the French government's definitive guide to your rights and procedures.

The dates, prices, rules and customs here are current for 2026 and drawn from official and everyday sources, but bank-holiday observance, bin colours, collection days and mairie services vary by commune, and stamp prices change annually. Check your own mairie's noticeboard and website for the local detail. This guide is general, good-humoured information to help you settle in — not officialdom itself.

LIBRARY · THE MOVE

Bringing your pets to France: the post-Brexit rules, done right

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · THE MOVE

Bringing your pets to France: the post-Brexit rules, done right

For most people moving to France, the dog or cat isn't a detail — it's family, and the paperwork to bring them causes more quiet anxiety than almost anything else about the move. The good news: it's entirely doable, and not expensive. The catch: Brexit changed the rules, the old pet passport is dead, and there's a 21-day timing trap that will strand you if you leave it late. Here's the whole thing, in order, so your animal travels with you and not a fortnight behind.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

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THE SHORT VERSION

→ **Four steps, in order:** microchip, then rabies jab, then an Animal Health Certificate from an official vet, then travel by an approved route.

→ **The 21-day trap:** the certificate can't be issued until at least **21 days** after the rabies vaccination. Leave time for it.

→ **The AHC replaced the pet passport.** An official vet issues it **within 10 days** of travel; it's valid for **4 months** of EU trips and costs roughly **£100–300**.

→ **Your old blue UK pet passport is no longer valid** for taking a GB pet to the EU. Don't rely on it.

→ **Tapeworm treatment is for the return to the UK**, not for entering France — a common muddle.

→ **Once resident, switch to an EU pet passport** from a French vet, and future travel gets far simpler.

Ask a room of British movers what worried them most about the move, and somewhere near the top — often above the visa — will be a quiet voice saying "getting the dog over." It's an entirely reasonable anxiety, because Brexit genuinely did change the rules, the reassuring old pet passport no longer works, and the internet is full of half-remembered advice from before 2021. But strip it back and it's a short, well-defined process that thousands of people complete every year without drama. The single thing that turns it stressful is *timing* — so let's get the order and the deadlines straight, and the rest falls into place.

21 days
Min. gap: rabies jab before travel

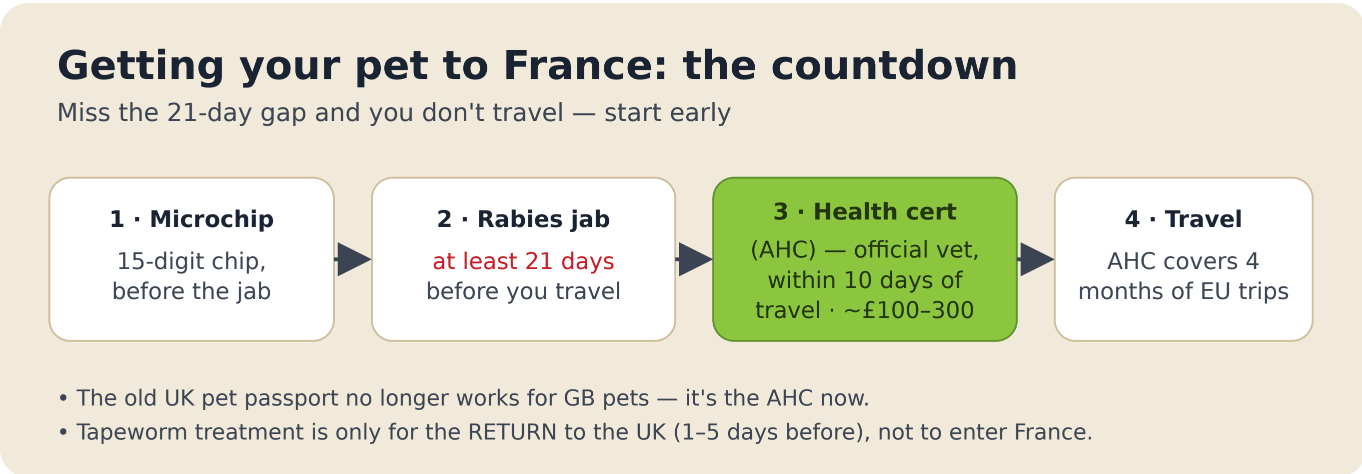
10 days
AHC issued within, of travel

4 months
AHC validity for EU trips

£100–300
Typical cost of the certificate

The four steps, in the order they must happen

This is a sequence, not a checklist you can do in any order — the microchip must precede the jab, the jab must precede the certificate by three weeks, and the certificate must be fresh at travel. Open each.



The pet-travel countdown: microchip, rabies jab (21 days before), health certificate (within 10 days of travel), then go.

FIRST

1 · Microchip — the foundation

Your dog or cat must carry a **15-digit microchip**, and it must be in place *before* the rabies vaccination — a jab given before the chip doesn't count. Most British pets are already chipped, but check the number is registered and readable; the official vet will physically scan it when issuing the certificate.

THE 21-DAY TRAP

2 · Rabies vaccination — mind the 21 days

The animal needs a valid **rabies vaccination**, and here's the rule that catches people out: the certificate can't be issued until **at least 21 days** have passed since that jab (for a first vaccination). So a last-minute vet visit won't do — you must build in three clear weeks. A UK rabies vaccination typically stays valid for three years, so if your pet was done recently you may be fine, but confirm the dates.

REPLACES THE PASSPORT

3 · The Animal Health Certificate (AHC)

This is what replaced the old pet passport for GB pets. An **official veterinarian** issues an *AHC* — **within 10 days** of your travel date — confirming the chip and rabies jab. It costs roughly **£100–300**, and once issued it's valid for **four months** of onward travel within the EU, so a single certificate covers your move and any short trips soon after. Book the vet well ahead; official-vet appointments get scarce in summer.

DESIGNATED CROSSINGS **4 · Travel by an approved route**

You must enter through a designated **travellers' point of entry** — in practice the usual crossings: Eurotunnel (Folkestone–Calais) and the ferries from Dover, Portsmouth, Newhaven, Poole and Plymouth. Tell the carrier you're travelling with a pet when you book, as most have a pet policy and a small charge, and some routes limit numbers.

THE MISTAKE THAT STRANDS PETS

Book the rabies jab a clear month before you travel

Every year, families arrive at the vet a week before moving day expecting to sort the paperwork, and discover the **21-day rule**: the health certificate simply cannot be issued until three weeks have passed since the rabies vaccination. If your pet's rabies cover has lapsed (or they've never had it), that's three weeks you didn't budget for — and no vet can wave it through. The fix is trivial if you know: check your pet's rabies status the moment you start planning the move, and get any booster done a clear month ahead. Do that one thing and the whole pet question becomes easy.

The things people get wrong

Three misunderstandings cause most of the confusion. Open each — the third one is genuinely good news for anyone moving rather than just holidaying.

COMMON MISTAKE **The old UK pet passport no longer works**

If you have a blue UK-issued pet passport from before Brexit, it is **no longer valid** for taking a GB pet to the EU. It's the AHC now, per trip. (Passports issued in an EU country, including Ireland, are a different matter.)

RETURN-ONLY **Tapeworm treatment is for coming BACK, not going**

A frequent muddle: the **tapeworm treatment** for dogs is a requirement to *re-enter the UK*, not to enter France. It must be given by a vet **1–5 days before** your return to Britain and recorded. Entering France, you don't need it — but if you'll pop back to the UK, plan for it there.

THE PAYOFF **Once you're resident: get an EU pet passport**

Here's the good news for movers. Once you're living in France, a **French vet can issue your pet an EU pet passport** — and from then on, future travel around the EU (and back to visit the UK) is far simpler than the per-trip AHC. So the AHC is really a one-time hurdle for the move itself; register with a local *vétérinaire* soon after arrival and switch to the passport.

Cats, and more than one animal

The framework is the same for cats as for dogs — microchip, rabies, AHC — with the tapeworm treatment being a dog-only, UK-return requirement. If you're moving with **several animals**, each needs its own certificate and the costs add up, so factor that in; and beyond a certain number of pets the rules shift from "pet travel" toward commercial import, which is a different and more involved process. For the ordinary household — a couple of dogs, a cat or two — you're firmly in normal pet-travel territory, just multiplied. And do tell your ferry or shuttle operator at booking; pet spaces and policies vary by route.

After you arrive: the easy bit

Here's the part that makes the initial hurdle worthwhile. Once you're living in France, register your pet with a local *vétérinaire* and ask about an **EU pet passport** — as a resident, your pet qualifies, and it replaces the per-trip AHC entirely. From then on, taking the dog on holiday around the EU, or back to see family in Britain, is a matter of keeping the rabies vaccination current (and the tapeworm treatment for UK returns), with none of the 10-day certificate scramble. Your French vet becomes the keeper of all this, and it quietly becomes as routine as it ever was at home.

So don't let the pet question loom over the move. It's a four-step sequence with one timing rule that matters, a certificate that costs less than the ferry, and a genuinely simpler life on the far side of it. Sort the rabies date early, book an official vet in good time, and your animal crosses the Channel in the car with the rest of the family — which, after all, is exactly where they belong.

STRAIGHT FROM THE SOURCE

The rules for bringing a pet into France (microchip, rabies, paperwork) are on agriculture.gouv.fr and service-public.fr.

Pet-travel rules, timings and costs here are current for 2026 and drawn from official and specialist sources, but they change and depend on your animal and route. Pimpernel are not veterinary or customs advisers. Always confirm the current requirements with an official veterinarian and the UK government's pet-travel guidance before you travel. This guide is general information.

LIBRARY · SETTLING IN

Getting connected in France: phone, SIM and internet

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · SETTLING IN

Getting connected in France: phone, SIM and internet

Good news for once: French mobile is among the cheapest in Europe and almost nothing ties you into a contract. The only real puzzle is home internet if you're rural — which, in the south-west, plenty of us are. Here's how to get online in 2026.

Written by the Pimpernel team · Updated for 2026 · About a 7-minute read

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THE SHORT VERSION

- → **A prepaid SIM gets you a French number on day one** — no bank account, no address proof, sold at any tabac or supermarket. The bridge while you sort the rest.
- → **A monthly forfait is better value once you're settled** — huge data for little money — but most postpaid plans want a French RIB (bank account). Another reason to read our bank-account guide first.
- → **Almost everything is no-commitment.** Sans engagement is the norm — cancel or switch anytime. The low-cost brands (Sosh, RED, B&You) are online-only and the best value.
- → **Keeping/switching a number is easy:** dial **3179** for your RIO code, give it to the new operator, and portability completes in a few days with no gap.
- → **Home internet depends entirely on your address.** Fibre now reaches ~94% of French premises — but if you're the other 6% (often rural), a **4G/5G box** or **satellite** is your friend.
- → **The old copper (ADSL) network is being switched off between 2026 and 2030.** If your rural place still runs on an old phone line, plan your move to fibre, box or satellite.
- → **Orange and Bouygues run English-speaking helplines** — worth knowing in your first weeks.

After the heavier admin — visas, banks, healthcare — getting connected is a pleasant surprise. France has some of the lowest mobile prices in Europe, the market runs on no-commitment plans by default, and you can walk out of a *tabac* with a working French number in ten minutes. The one genuinely fiddly bit is home broadband if you've bought somewhere rural, so we'll spend most time there. Mobile first, though, because it's the easy win.

Mobile: prepaid to start, forfait to settle

There are two ways to hold a French number, and most newcomers use them in sequence.

A **prepaid SIM** (*carte prépayée*) is the day-one solution: no contract, no credit check, crucially **no French bank account** required. You buy it at a *tabac*, supermarket, or operator shop, top it up as you go, and you've got a French number immediately — which you'll want the moment you're filling in forms or waiting for a tradesman to call back. Prices start around €5–€10 for a few GB.

Once you're settled, a monthly ***forfait*** (postpaid plan) is far better value — it's normal to get 100+ GB for around €10–€20 a month. The catch, and it's the recurring theme of settling in, is that most *forfaits* want a French *RIB* (bank details) to set up the direct debit. So the natural order is: prepaid SIM on arrival, switch to a *forfait* once your French account is open.

THE OPERATORS, DECODED

Four networks own the actual antennas: **Orange** (most reliable, English-speaking support), **SFR**, **Bouygues Telecom**, and **Free** (cheapest, easiest signup). Each also runs a low-cost, online-only sub-brand on the very same network — **Sosh** (Orange), **RED** (SFR), **B&You** (Bouygues) — which is where the value is: identical coverage, lower price, no shop. Beyond them sit MVNOs (Lebara, Lycamobile and co.) that rent the big networks and specialise in cheap international calls — handy for ringing the UK.

ONE TO WATCH IN 2026

SFR is being broken up and sold to its rivals — a deal finalised in 2026, with customers migrating to Orange, Bouygues and Free through 2027. If you're choosing an operator now, it's a mild reason to favour one of the other three, or simply to know your SFR/RED plan may change hands. Nothing to panic about, but worth knowing before you sign.

Keeping your number — or your UK one

Switching French operators without losing your number is refreshingly painless: dial **3179** from your French phone to get your *RIO* code, hand it to your new operator, and they handle the port — usually done within a few days, with no break in service and no paying two bills at once.

As for your **UK number**: you can't port it into a French plan, but you don't have to lose it. Many British movers keep the UK SIM alive cheaply (a low-cost UK PAYG, or a service like Wise/eSIM options) purely to receive the odd UK bank or NHS text, while living day-to-day on the French number. Post-Brexit EU roaming on UK plans is no longer guaranteed free, so don't rely on your UK SIM for data in France — get the French one.

Home internet: it all comes down to your address

Here's the rule that governs everything: **what you can get depends entirely on your exact address**, so always run an eligibility check (by address, not postcode) before choosing a plan. France has one of Europe's most advanced fibre rollouts — *fibre* (FTTH) now reaches around **94% of premises** — but the last stretch is disproportionately rural, which is exactly where a lot of British buyers end up.

Your options, roughly in order of preference where available:

- **Fibre (FTTH)** — the gold standard, from about €23–25/month, speeds from 300 Mbps up. If your address has it, take it. No-commitment fibre exists too (Freebox Pop, Sosh, RED, B&You).
- **4G/5G home box** — the rural hero. A plug-and-play box that runs your home internet over the mobile network: no technician, no phone line, working within minutes. Orange, Bouygues and SFR all sell them. Ideal where fibre hasn't arrived, and for holiday homes since you can start and stop between stays.
- **ADSL/VDSL (old copper line)** — still works in places, but being **switched off nationally between 2026 and 2030**. Don't build your life around it; treat it as interim.
- **Satellite (Starlink and others)** — the genuine last resort for remote properties with neither fibre nor decent 4G. Works essentially anywhere with a clear sky; higher cost and latency, but transformative if you're truly off the beaten track.

THE SOUTH-WEST REALITY

If you've bought a *ferme* down a lane in the Tarn-et-Garonne or the Gers, don't assume the worst — fibre has reached a surprising number of rural communes thanks to government-backed rollout, and the eligibility checker may pleasantly surprise you. But if it hasn't reached your hamlet yet, a 4G box is usually perfectly good for browsing, streaming and video calls, and Starlink is the reliable fallback for the truly remote. The one thing to avoid is signing a fibre contract before confirming the line actually reaches *your* door — "fibre in the commune" isn't the same as fibre at your address.

What you'll need to sign up

- **Prepaid SIM:** just ID and cash/card. No bank account, no address.
- **Postpaid forfait or home box/fibre:** a French RIB (bank details) for the direct debit, and usually proof of address. This is why the bank account comes first in the settling-in sequence.
- **An unlocked phone** helps — French plans are mostly sold SIM-only, separate from the handset, so bring an unlocked UK phone and just swap the SIM.

The honest bottom line

Mobile is the easy part: grab a prepaid SIM the day you land, move to a cheap no-commitment *forfait* once your bank account's open, and keep a minimal UK SIM alive for the occasional British text. Home internet is only complicated if you're rural — and even then the answer is usually straightforward once you've checked your address: fibre if you're lucky, a 4G box if not, satellite if you're properly out in the sticks. Check the address first, sign nothing before you have, and you'll be online faster than the paperwork ever suggested.

This guide offers practical, general information, not a recommendation of any provider. Prices, plans, coverage and the copper-switch-off timetable change and depend on your exact address. Always confirm current offers and eligibility with the operator before subscribing.

LIBRARY · TV & STREAMING

Watching TV in France: UK TV, French channels and the streaming maze

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · TV & STREAMING

Watching TV in France: UK TV, French channels and the streaming maze

The good news lands first: there's no TV licence in France any more, and a shelf of free French channels comes with any set. The knottier question is how you keep the BBC and ITV going once you've moved — and there are more routes than the expat forums admit, some cleaner than others. Here's the honest map for 2026.

Written by the Pimpernel team · Updated for 2026 · About an 8-minute read

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THE SHORT VERSION

→ **There's no TV licence in France.** The redevance audiovisuelle was abolished in August 2022. You pay nothing to own a television.

→ **French free-to-air is generous.** TNT gives you 25+ free channels through any recent set or a €20–40 decoder — no subscription.

→ **Your internet box is the usual answer.** Every French broadband box is triple-play: 100–300+ channels bundled in, plus a few English news channels in the base line-up.

→ **For BBC and ITV, you've three real routes:** a satellite dish (free, one-off kit), an English pack on Orange or SFR (a few euros a month), or streaming over your broadband.

→ **Some UK streaming just works in France** — BritBox, and the global services (Netflix, Disney+, Prime, Max) keep their English audio.

→ **iPlayer, ITVX and Freely are UK-only.** They need a paid VPN with UK servers; free VPNs stopped working around 2025.

→ **The VPN question has a legal grey zone** — worth understanding before you rely on it. The IPTV boxes hawked in expat groups are a different, riskier animal.

First, the happy surprise: no more licence fee

Britons arrive braced for the French equivalent of the TV Licence and its threatening letters. There isn't one. France abolished the *redevance audiovisuelle* — the annual television licence fee — in August 2022. You can own a television, watch it all day, connect it to whatever you like, and pay the state nothing for the privilege. It's one of the quietly pleasant differences of French life, and it changes the maths on everything that follows: there's no licence hanging over any of the choices below.

The free French tier: TNT

Before you subscribe to anything, know that France gives away a solid slab of television for nothing. *TNT — Télévision Numérique Terrestre*, the digital terrestrial network — carries more than twenty-five free channels: TF1, France 2, France 3, M6, Arte, the news channels like BFM TV, and a clutch of others. No subscription, no account, no fee.

All you need is a television with a built-in tuner — almost any set sold since 2012 has one — or an external TNT decoder from any electronics shop for €20–40. It won't give you the BBC, and it won't give you the depth of a full box package, but as a first-day stopgap while you sort broadband, or as a permanent backup, it's genuinely useful and completely free.

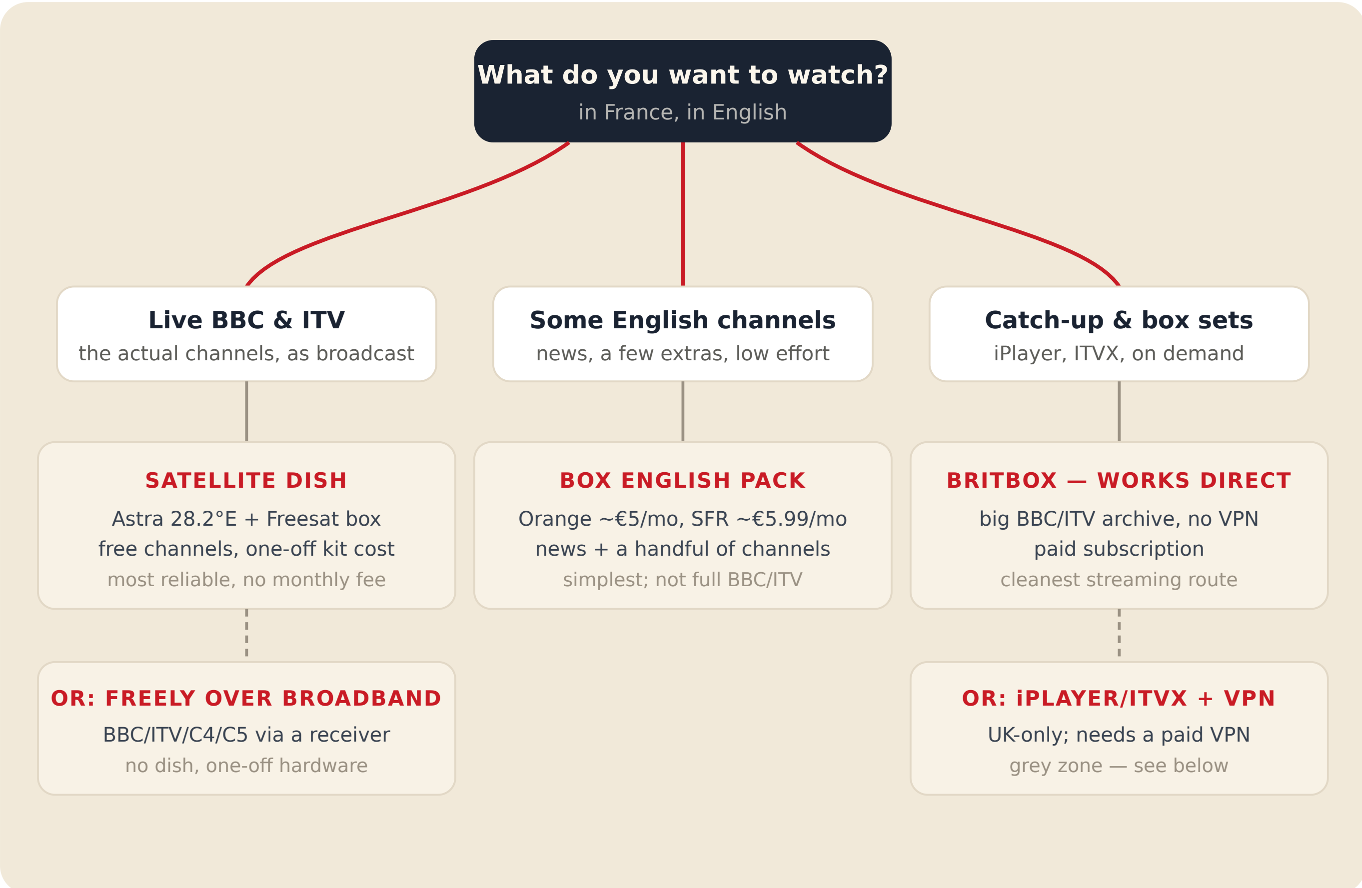
The usual answer: your internet box

Most households end up watching through their broadband box, because every French internet subscription is *triple-play*: internet, landline and television bundled into one contract. Orange, SFR, Free and Bouygues Telecom all hand you a TV decoder at no extra cost, carrying anywhere from 100 to 300-plus channels depending on the plan, with catch-up (*replay*) built in.

Useful for newcomers: the base package on most boxes already includes a few English-language *news* channels — BBC World News, CNN International, Sky News, sometimes Bloomberg — at no extra cost. That won't scratch the itch for *EastEnders* or the football, but it means you're never entirely cut off from English-language TV the day you plug in. Our guide to getting connected covers choosing the box itself; here we're concerned with what you can watch once it's live.

Keeping the BBC and ITV: the three honest routes

This is the question that actually brings Britons to a guide like this. UK channels aren't in your French box's main line-up, so if you want the BBC, ITV, Channel 4 and Channel 5, you choose between three routes — and the right one depends on what you want and what kit you'll tolerate. The diagram below lays out the fork; the detail follows underneath.



Three forks, by what you actually want. Solid lines are the cleaner routes; dashed lines are the workarounds. Satellite and Freely give you live UK channels; the box pack is the low-effort option; BritBox is the tidiest streaming answer, with the VPN route sitting in a legal grey area covered below.

Route one — a satellite dish. This is the old faithful, and still the most reliable way to get live BBC and ITV. Free-to-air UK channels — BBC One, ITV, Channel 4 and more — broadcast on the Astra satellite at 28.2°E, which reaches much of France. Point a dish at it, plug in a Freesat receiver, and you get the real channels, live, with no monthly subscription and no VPN. The cost is one-off: the dish, the box, and getting it aligned. The catch is the satellite's footprint has shrunk over the years, so reception weakens the further south and east you go, and in the deep south-west you may need a larger dish — worth checking locally before you commit.

Route two — an English pack on your box. The lowest-effort option. Orange sells a *Bouquet Anglophone* for around €5/month adding a handful of English channels; SFR's *Bouquet Anglais* is about €5.99/month for roughly eight. Free and Bouygues don't offer a dedicated paid English pack, though their base line-ups carry the usual English news channels. It's cheap and it's already inside a contract you have — just be clear-eyed that these packs are mostly news and lifestyle, not the full BBC and ITV entertainment schedule.

Route three — streaming over your broadband. The modern answer, and where most of the confusion lives, so it gets its own section.

Streaming: what works, and what needs a workaround

There's a clean line running through UK streaming in France, and once you see it the maze straightens out. Some services work directly. Some are locked to the UK and need a VPN.

Works directly, no fuss: BritBox streams a large BBC and ITV archive straight to France with no VPN at all — for a lot of British households it's the tidiest single answer, a paid subscription that just plays. And the global services you may already pay for — **Netflix, Disney+, Prime Video, Max** — all operate in France and keep their original English audio and subtitles; you simply get the French catalogue rather than the UK one, which differs title by title but is rarely a dealbreaker.

Locked to the UK: BBC iPlayer, ITVX and Channel 4 are geo-restricted the moment you leave Britain — and so is **Freely**, the UK's newer free streaming-TV app that bundles BBC, ITV, Channel 4 and Channel 5 in one place (note: Freely-over-broadband via a dedicated receiver is a different, France-friendly product; the phone/tablet app is the UK-locked one). To reach the geo-locked services from France you need a *paid* VPN with UK servers. This matters: iPlayer tightened its VPN detection sharply around 2025, and the free VPNs that once worked now largely don't. The names that still tend to get through are the paid ones — NordVPN, Surfshark, ExpressVPN, CyberGhost — often set up at router level so every device in the house is covered.

WHAT NOBODY TELLS YOU

The iPlayer legal position is genuinely murky

Here's the honest picture, because the forums oversimplify it. A UK TV Licence is technically required to use iPlayer "wherever you are" — yet the BBC's own guidance also states you can't stream iPlayer abroad at all, so you'd need a licence to do something they say isn't possible. VPNs themselves are legal, and the UK government has confirmed it has no plans to ban them. Crucially, TV Licensing has no power to enforce outside the UK, and there's no recorded case of anyone being prosecuted for watching iPlayer abroad. None of that makes it squarely permitted — it's a grey zone, not a green light. We're laying out the facts rather than telling you what to do; the tidy, unambiguous streaming route remains BritBox plus the global services.

A word on the IPTV boxes

Sooner or later, in a local expat group, someone will offer you a cheap set-top box that promises "everything" — every UK channel, every sport, hundreds of others, for a small monthly fee. These are *IPTV* boxes, and they are a different and riskier animal from everything above. The old satellite installers who used to serve "Sky in Spain" have largely pivoted to selling them.

The content is very often pirated, which is why it's so cheap and so comprehensive. Enforcement across France, Spain and Portugal has focused on the operators rather than individual viewers — the big sports-rights holders in particular have been aggressive about getting the services blocked — so the practical risk to a household is less about a knock on the door and more that these boxes are unreliable, disappear overnight when a service is shut down, and quietly fund something you'd probably rather not. We'd steer you to the legitimate routes above. They cost a little more and they keep working.

The practical playbook

- **Day one, plug in a TNT decoder or use your set's tuner** for free French channels while you arrange broadband. No licence, no fee, nothing to sign.
- **Get a triple-play box** — you'll want the broadband anyway, and the TV and English news channels come bundled.

- **For live BBC and ITV, decide dish vs. broadband.** A satellite dish is the most reliable long-term answer; a Freely-over-broadband receiver avoids the dish if your signal's fine and you'd rather not drill a wall.
- **For box-sets and catch-up, start with BritBox** plus whatever global streamers you already have — that covers most households without a single workaround.
- **Only reach for a VPN if you specifically need live iPlayer or ITVX**, use a paid one, and go in understanding the grey area above.
- **Give the cheap IPTV box a miss.** It's the one route that tends to end in a dead screen and a shrug.

This guide offers practical, general information, not legal advice. Broadcasting rights, streaming availability, VPN terms and the legal position on accessing UK services from abroad change, and can be interpreted differently depending on your circumstances. Pimpernel does not endorse accessing geo-restricted services in breach of their terms; we set out the facts so you can decide for yourself. Always check the current terms of any service and the licensing position before relying on it.

Pimpernel

LIBRARY · LANGUAGE

French for residency and citizenship: the A2, B1 and B2 rules

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · LANGUAGE

French for residency and citizenship: the A2, B1 and B2 rules

From 2026, the level of French you need is written into law — and it rises with what you're applying for. Here's the ladder, who's exempt, the test that actually decides it, and the one myth that catches British movers out. Updated for 2026.

Written by the Pimpernel team · Updated for 2026 · About a 12-minute read

THE SHORT VERSION

- → **The level rises with the prize.** A2 for most multi-year residence permits, B1 for the ten-year carte de résident, and B2 for citizenship — the citizenship bar rose from B1 to B2 on 1 January 2026.
- → **Citizenship now also has a civics test.** A separate multiple-choice exam on French history, culture and values — around 40 questions, with roughly 32 correct needed to pass.
- → **Pre-2021 residents on Withdrawal Agreement cards are largely shielded.** If you were living here before the end of 2020 and hold a WA carte de séjour, renewals are not subject to the new language tests.
- → **Post-2020 arrivals are not.** If you moved after Brexit transition ended, you're treated like any other newcomer and the 2026 rules apply to you in full.
- → **Marrying a French citizen does not waive the language test.** The marriage route to citizenship still requires B2, exactly like naturalisation by decree. This is the single biggest misconception.
- → **Sit the DELF, not the TCF or TEF.** The DELF diploma is permanent; the TCF and TEF certificates expire after two years.
- → **Beware the note éliminatoire.** Score below 5 out of 25 in any one section of the exam and you fail the whole thing — even with a comfortable overall mark.
- → **Long residence alone doesn't exempt you.** The carve-outs are narrow: certain medical conditions, schooling completed in French, and a few specific cases.

Of all the things that have changed for British people settling in France, the language requirement is the one that's hardened most sharply — and the one most wrapped in half-remembered pub wisdom. "You don't need much." "It doesn't apply if you're married to a French person." "Twenty years here and they won't make me sit an exam." Some of that was true once; much of it is now wrong; and the gap between the two is exactly where people come unstuck. So here's the real picture for 2026, in plain English.

The thing to hold onto from the start is that **the level of French you must prove rises with what you're asking for**. France isn't testing whether you can chat at the market. It's setting a formal, certified bar that gets higher as you move from "let me stay a few more years" to "let me stay permanently" to "make me French." Get the rung you're actually on clear in your head, and most of the anxiety drains away.

The ladder: A2, B1, B2

The levels come from the **Common European Framework of Reference for Languages** (the CEFR), a six-rung scale running A1, A2, B1, B2, C1, C2 — from near-beginner to near-native. French residency and citizenship now hang three of their requirements off it:

- **A2 — most multi-year residence permits.** The carte de séjour pluriannuelle, the multi-year permit many people hold in their first years, now requires A2.
- **B1 — the ten-year resident card.** The carte de résident, valid ten years and the closest thing to settled status, requires B1.
- **B2 — citizenship.** Naturalisation now requires B2, raised from B1 on 1 January 2026.

What do those levels actually *feel* like? That matters more than the labels, so here's the honest translation.

A2 — coping

A2 is survival French, certified. At A2 you can handle short, predictable, everyday exchanges — shopping, ordering, asking directions, a simple conversation with a neighbour about familiar things. You can describe your background and immediate surroundings in simple terms. It is not conversational fluency, and it doesn't pretend to be. For most people with a bit of immersion and a few months of structured study behind them, A2 is a genuinely reachable bar — think in the region of 150 to 200 hours of learning from a standing start, less if you're living here and using the language daily.

B1 — managing on your own

B1 is the independent-user level. At B1 you can deal with most situations that come up while travelling or living in France, follow the main points of clear standard speech, and produce simple connected text on familiar subjects. You can hold a conversation without it being slowed down for you, even if you're not yet comfortable in a fast group or with a complex argument. This is the bar for the ten-year card — a meaningful step up from A2, but still firmly in "competent, not polished" territory.

B2 — arguing your case

B2 is where the leap happens. The defining shift from B1 to B2 is the move from *describing and explaining* to *arguing*. At B2 you're expected to follow complex arguments and grasp what's implied rather than only what's said, read a newspaper article comfortably, write a structured essay that develops a position and answers the counter-argument, and — crucially — defend a point of view out loud under questioning without folding. It's upper-intermediate French, a full level above B1, and it requires a genuinely different kind of preparation. This is the citizenship bar.

THE MISTAKE THAT FAILS FLUENT PEOPLE

B2 isn't about your French — it's about the format

People with strong, even fluent conversational French routinely underperform at B2, because the exam doesn't reward chatting. It rewards a particular discipline: a structured argued essay with proper connectors, and a spoken section where you must *hold your line* when the examiner pushes back rather than politely agreeing. If you can already speak well, your preparation is about rehearsing the exam's shape, not learning the language.

The 2026 changes: B2 and the civics test

Two things changed on **1 January 2026**, both flowing from the immigration law of January 2024 and the decrees that followed in 2025.

First, **the citizenship language bar rose from B1 to B2**. Anyone submitting a naturalisation application from that date must show B2 in both written and spoken French. The official reasoning was about deeper integration — being able to take full part in civic and professional life, not merely get through daily errands.

Second, citizenship gained a **civics exam**. Separate from the language test, it's a multiple-choice paper on French history, culture, institutions and values — in the region of 40 questions, with roughly 32 correct answers needed to pass. It's aimed at naturalisation applicants and sits alongside, not instead of, the B2 requirement.

DON'T LET THE EASY-SOUNDING ONE TRIP YOU

The civics test rewards revision, not fluency

Because it's multiple-choice and not about language, the civics exam feels like the soft option — which is exactly why people under-prepare for it. It covers the Republic's symbols, key dates, institutions and the rights and duties of citizenship. It's very learnable from the official materials, but it's not something to walk into cold on the day.

Who is exempt — and who only thinks they are

This is where British movers most need to know which side of a line they fall on, because the answer often turns on **when you arrived**.

If you were resident before the end of the Brexit transition (31 December 2020) and hold a Withdrawal Agreement *carte de séjour*, you're in the protected group: renewals of that status are not subject to the new language and civic tests. That's a genuine and valuable shield, and if it's you, much of the alarm in this article simply doesn't apply to your card renewals.

If you arrived after that — any time from 2021 onwards — you are a third-country newcomer in the eyes of French law, exactly like a non-EU arrival, and the 2026 rules apply to you in full. There's no British exception. This catches people who assume that being "nearly EU until recently" buys them some softer treatment. It doesn't.

Beyond the arrival-date question, the genuine exemptions are **narrow**. They include people with a medical condition or disability that prevents them sitting an exam (with medical justification), those who completed their secondary or higher education in French, and a small number of specific categories such as certain refugees and stateless people over 70 with long residence. The crucial negative: **simply having lived in France for a long time does not, on its own, exempt you**. Twenty years of residence is not a waiver.

The marriage myth

Here is the misconception worth printing in bold, because it shapes real decisions: **marrying a French citizen does not get you out of the language requirement.**

Marriage gives you a distinct route to citizenship — the *déclaration à raison du mariage*, the declaration of nationality by marriage — and that route has its own attractions, chiefly a shorter qualifying period than naturalisation by residence. But the language bar is identical. The B2 requirement applies to **all** naturalisation routes without exception, and the marriage declaration is explicitly named among them. A French spouse changes the paperwork path; it does nothing to the level of French you personally must certify.

For completeness on timing: the marriage route generally requires **four years of marriage** (with conditions about living together and the spouse keeping their nationality), reduced to **three years** if you can show a qualifying period of continuous residence in France. But even with the clock satisfied, the B2 certificate is still yours to earn.

WHY THIS ONE MATTERS SO MUCH

Couples plan around the wrong assumption

We've seen the logic play out: one partner naturalises, the other assumes marriage will carry them through on a lighter touch, and the language preparation quietly gets deprioritised. Then the B2 requirement lands the same on both. If citizenship is the goal for both of you, plan for both of you to sit B2 — the marriage route saves you time, not study.

The test that actually decides it

Proof of your level comes from a recognised exam or diploma. For British applicants the realistic options are the **DELF** (the *Diplôme d'études en langue française*), the **TCF** (*Test de connaissance du français*), or the **TEF** (*Test d'évaluation de français*). They test the same four skills — listening, reading, writing, speaking — and they're accepted interchangeably for these purposes. But there's a decision worth getting right.

DELF vs TCF/TEF: choose the permanent one

The single most useful piece of strategy here: **the DELF diploma never expires, while TCF and TEF certificates are valid for only two years.** If you sit a TCF too early and then your residency timeline slips — as French administrative timelines have a habit of doing — your certificate can lapse before you need it, and you re-sit. The DELF, once passed, is yours for life. Unless you have a specific reason to use the TCF (some centres offer it more frequently, with quicker results), the DELF is the sensible long-term choice.

How the B2 exam is built

Taking the DELF B2 as the worked example, since it's the citizenship bar: four sections, **25 points each, 100 in total, and you need 50 to pass**. Listening is about 30 minutes, reading 60, writing 60, and the spoken section is around 15 minutes after 10 minutes of preparation — roughly three and a half hours all told.

The writing is a structured argued essay of around 250 words — a position stated, two or three developed arguments with examples, a counter-argument acknowledged, a conclusion, all stitched together with proper discourse markers. The speaking is the part that ambushes confident speakers: a monologue analysing a short document, followed by a discussion in which **the examiner deliberately challenges your position and you have to sustain your argument** rather than concede it. It is explicitly not a friendly chat.

THE RULE THAT FAILS PEOPLE WHO'D OTHERWISE PASS

The note éliminatoire

Each of the four sections carries a minimum of 5 out of 25. Score below that in *any single section* and you fail the entire exam — regardless of your total. So a candidate scoring well above 50 overall can still fail outright on one weak section, most often the speaking. There's no carry-over between sittings either: fail, and you re-sit the whole exam, not just the weak paper. Know where your weakest skill is and protect it.

Practical preparation

If you're starting from genuine fluency — say you studied French formally, or you've lived here long enough to be comfortable — B2 is far more about **exam technique** than about language. Your preparation, in that case, is mostly format rehearsal: practising the argued-essay structure until it's automatic, and practising defending a spoken position under pressure so you don't instinctively agree your way to a low mark.

If you're building toward the level rather than already at it, the through-line of B2 preparation is the shift from description to argument. Concretely, the things that move the needle:

- **Listen to real French daily** — France Inter, France Culture, RFI — and practise catching the speaker's *position* and what's implied, not every word.
- **Read at exam difficulty** — articles from Le Monde or Le Figaro sit right at B2 level and train you on the abstract, formal vocabulary the exam uses.
- **Drill the essay structure** — introduction stating a position, developed arguments with examples, a counter-argument addressed, a conclusion, threaded with connectors like cependant, en revanche, par conséquent, bien que.
- **Rehearse the spoken defence** — record yourself giving a short argued monologue, then practise responding to challenges by extending and justifying, never just conceding.

Logistics worth banking

The DELF runs roughly **four sessions a year** — around March, June, September and December — at Alliance Française and authorised centres. Fees are typically in the region of €100–150 for all four papers, registration tends to open six to eight weeks before each session, and results take roughly six to eight weeks to come through. Because of that results lag, sit the exam comfortably ahead of any deadline rather than up against it — and book early, as popular centres fill up.

> This guide offers practical, general information, not legal or immigration advice. Pimpernel are not immigration advisers. Language and civic requirements, exemptions, exam formats and the figures quoted change, and how they apply depends entirely on your own circumstances — your nationality, when you arrived, which permit you hold, and what you're applying for. The 2026 rules in particular are newly in force and subject to further decrees and guidance. Always confirm the current requirements with the relevant préfecture, an authorised exam centre, or a qualified immigration adviser before acting.

Pimpernel

LIBRARY · RETIRING

Retiring in France in 2026: the honest guide for UK pensioners

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · RETIRING

Retiring in France in 2026: the honest guide for UK pensioners

For a British pensioner, France is one of the most welcoming places in Europe to grow older — a long-stay visa built around exactly the kind of income you have, a healthcare deal that keeps the UK paying your medical bills, and a cost of living that stretches a pension further than it would at home. There are rules to respect and a treaty to understand, but the shape of it is genuinely good news. Here's the whole picture, told straight.

Written by the Pimpernel team · Updated for 2026 · About a 15-minute read

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THE SHORT VERSION

→ **The visa fits pensioners naturally.** The long-stay visiteur visa asks for stable resources — around **€1,500 a month** — and a promise not to work. A pension is exactly what it's designed for.

→ **The S1 is the big win.** Draw a UK state pension and you keep your **S1**, which shifts the cost of your French healthcare back to Britain — and exempts you from some social charges.

→ **Pensions split under the treaty.** State and most private pensions become taxable in France; UK **government** pensions stay taxable in Britain — but you declare all of it here.

→ **It's affordable.** Outside Paris and the Riviera, a couple can live comfortably on **€1,500–€2,000 a month**.

→ **Second home instead? Mind the 90/180 rule.** Owning a French place lets you visit, not reside — no more than 90 days in any 180 without a visa.

→ **Buy older and budget the notaire.** Expect **7–8%** in notaire fees on an older property.

There's a reason the French countryside is dotted with contented British retirees: for a pensioner, France works. The income you already have — a pension — is precisely the stable, non-work resource the retirement visa is built around. The healthcare system, thanks to a piece of paper called the S1, effectively lets you bring the NHS's funding with you. And a pension that feels tight in the Home Counties can feel comfortable in the Dordogne. None of this is a fantasy sold by an estate agent; it's the genuine, documented reality — with, as ever, a few rules to get right. Let's walk through the three things that matter most, then the practicalities around them.

~€1,500/mth
Resources to show for the visa

S1
Keeps the UK paying for your healthcare

€1,500–2,000
What a couple can live on, off the coast

90/180
The rule if you keep it as a second home

The three pillars of retiring here

Get these three right — the visa, the healthcare, the tax — and everything else is detail. Open each.

Retiring to France rests on three things

Get these right and the rest is detail

1 · The visa
- Long-stay visitor (VLS-TS visiteur)
- Show ~€1,500/month
- Sign a no-work commitment

2 · Healthcare (S1)
- UK state pensioners keep S1 rights
- The UK keeps paying for your cover
- ~70% reimbursed; add a mutuelle

3 · Pensions & tax
- State + private pension: taxable in France
- Govt pension (NHS, forces...): taxed in UK
- You still declare it all

Keeping it as a second home instead? The 90-days-in-any-180 rule caps your stays.
No visa needed that way — but no residency either.

The three pillars of retiring here: a visitor visa, S1 healthcare that keeps the UK paying, and pensions taxed under the France–UK treaty.

START HERE

The visa — long-stay visitor (VLS-TS visiteur)

Since 2021, a UK retiree moving over needs a long-stay *visitor* visa, which acts as your residence permit for the first year. Two conditions define it: you show **stable resources** — consulates look for roughly the French minimum wage, about **€1,500 a month** (~€18,000 a year), though that's a floor, not a comfortable budget — and you sign a **commitment not to work** in France. It's the natural card for a pensioner, precisely because a pension is exactly the kind of stable, non-work income it's designed around.

WORTH REAL MONEY

Healthcare — the S1 form

This is the quiet jewel of retiring here. If you draw a UK **state pension**, you keep your right to an **S1** form — and it applies however recently you moved. The S1 transfers the cost of your French healthcare back to the UK: France treats you as a normal *Sécu* member (around 70% reimbursed), and Britain foots the bill behind the scenes. It also exempts you from certain French social charges. Get it from the UK authority before you go, and hand it to your CPAM when you enrol.

DECLARE IT ALL

Pensions & tax — who taxes what

Under the France–UK treaty, your **state pension and most private/company pensions become taxable in France** once you're resident. The exception is a UK **government** pension — NHS, teacher, civil service, forces, police — which stays taxable in the UK. Crucially, you still *declare* all of it on your French return, even the government pension, because France uses the total to work out your rate. Filing isn't the same as paying twice; the treaty stops that.

THE PAPER THAT PAYS FOR ITSELF

The S1 is the single best reason to draw your state pension before you move

If there's one document that transforms the maths of retiring in France, it's the S1. Without it, joining the health system can eventually mean paying a French healthcare contribution based on your income; with it, the UK shoulders the cost and you're exempt from key social charges besides. Because eligibility flows from drawing a UK *state* pension, the timing of when you start that pension can genuinely change your financial position in France. It's not something to stumble into — it's something to plan around, ideally before you go.

What it actually costs

The headline is honest: outside the expensive corners — Paris, the Côte d'Azur, fashionable bits of Provence — a retired couple can live comfortably on roughly **€1,500 to €2,000 a month**, and more frugally still if you're settled and grow a few vegetables. Your fixed costs, especially rural rent and property, tend to fall against UK equivalents; your weekly shop and your fuel may not (see our honest cost breakdown). If you're buying, budget **7–8% notaire fees** on an older place on top of the price — a real number that surprises people. The visa's ~€1,500-a-month resource test is a floor for entry, not a target for living; most retirees are comfortably above it, which is rather the point.

If you'd rather keep it as a second home

Not everyone wants to become resident, and you don't have to. Plenty of Britons buy a French place and enjoy it as a holiday home — and that's a perfectly good life, with one firm rule to respect. As a non-resident you're bound by the Schengen **90-days-in-any-180** limit: you can be in France (and the wider Schengen area) for up to 90 days in any rolling 180-day window without a visa. Owning the house changes nothing about this — property confers no right to reside. If you find yourself wanting to stay longer, that's the moment the long-stay visa above comes into play. It's not either/or forever: many people holiday first under 90/180, then move to residency when they're ready.

The practical order of things

Assuming you're moving properly, the sequence is the same as any relocation, with a couple of retiree-specific steps slotted in. You sort somewhere to live and get your **visa** in the UK; you obtain your **S1** from the UK authority before you go; you **move**, and validate the visa within three months; you enrol in **healthcare** by handing your S1 to your local CPAM; and the following spring you file your **first French tax return**, declaring your pensions under the treaty. Each of those has its own detailed guide on Pimpernel — this article is the map; the guides are the turn-by-turn. The reassuring truth is that retirees, with steady pension income and S1 rights, often have a *smoother* path through French admin than working-age arrivals, because their situation is exactly the one the system expects.

France asks a little patience and a little paperwork of its British retirees. In return it offers a gentler pace, a health system that (with the S1) costs you strikingly little, and a pension that goes further. For a great many people, that's a trade worth making — and now you know the shape of it well enough to make it with your eyes open.

STRAIGHT FROM THE SOURCE

See your combined pension picture at info-retraite.fr and manage the French state pension at lassuranceretraite.fr; healthcare cover for retirees is on ameli.fr.

Visa thresholds, S1 rules, tax treatment and cost figures here are current for 2026 and drawn from official and specialist sources, but they change and depend entirely on your circumstances — your pension mix, your income, your family situation. Pimpernel are not tax, immigration or financial advisers. Confirm the current position with official sources and take advice from a qualified cross-border adviser before acting. This guide is general information, not advice.

LIBRARY · EMERGENCIES

Emergency numbers in France: who to call, and what to say

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

Emergency numbers in France: who to call, and what to say

The number you least want to need, and most need to know before you need it. Here are the French emergency numbers, which one to call for what, and the handful of French words that get help moving — laid out so you can find them in the ten seconds that count. If in doubt, dial 112.

Written by the Pimpernel team · Updated for 2026 · About a 9-minute read

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THE SHORT VERSION

→ **112 is the one to remember.** It's the European emergency number, works from any mobile — even locked, even with no French SIM — and its operators are the most likely to speak English. When in doubt, dial it.

→ **15 is medical** (SAMU — illness, ambulance), **17 is police**, **18 is the fire brigade** (pompiers — fire, but also road accidents and rescues). All free.

→ **114 is the emergency line you can text** — for deaf, hard-of-hearing, or anyone who can't speak on the phone. It takes SMS and video.

→ **Don't drive a seriously ill person yourself.** Call 15 or 112 — a doctor answers, guides you, and sends the right help.

→ **Out of hours but not an emergency?** Call 15 (the safe national fail-safe), or in most areas 116 117 for the on-call doctor, or SOS Médecins on 3624 for a home visit.

→ **Pharmacy at night or on a Sunday:** the pharmacie de garde rota is posted on every pharmacy door, searchable free at 3237.fr, or by phone on 3237 (a paid line).

→ **You will be treated regardless.** Emergency care is given whether or not you have a carte Vitale, a GHIC, or the means to pay. Never delay the call over paperwork.

This is the one guide on Pimpernel we hope you never have to use in anger — and the one most worth reading while nothing is wrong. In an emergency, nobody has the presence of mind to research phone numbers or conjugate French verbs. The trick is to have the shape of it already in your head: one number that always works, a rough sense of who handles what, and three or four French phrases that get a response. Read this once now, and it'll be there when you need it.

If you take nothing else away, take this: **112**. It is the single European emergency number, it works from any phone across the whole EU, it functions even on a locked handset or one with no French SIM, and — crucially for a Briton — its operators are the ones most likely to speak English or reach someone who does. You cannot go wrong dialling 112. Everything below is refinement on that one safe default.

The numbers, and who answers

112 — **The one to remember — any emergency, anywhere in Europe**
Works on any phone · locked or no SIM · best chance of English

15
SAMU · medical
illness, ambulance, a doctor answers

17
Police / gendarmerie
crime, assault, danger

18
Pompiers · fire
fire, gas, accidents, rescue

114 — **The emergency line you can TEXT**
for deaf / hard-of-hearing, or if you can't speak.
SMS & video · free · 24/7

3114
Suicide prevention
free · confidential · 24/7

3624
SOS Médecins · home doctor

116 117
on-call GP, out of hours*

3237
pharmacie de garde (paid line)

115 shelter · 116 000 missing children · 196 sea rescue · 197 terror/abduction alert

**116 117 availability varies by area — if unsure, 15 always works and routes you to the right care.*

Save this page to your phone's home screen. In a real emergency, 112 or 15 is always the right first move — the finer distinctions matter far less than calling and staying on the line.

The three core French numbers each have a home service. **15** is the *SAMU* — the medical line. A call is answered by a doctor-led regulation centre, and it's the number for anything where someone is *ill*: chest pain, difficulty breathing, a suspected stroke, unconsciousness, heavy bleeding, a bad fall, poisoning. **17** is the *police* (or, in rural areas, the *gendarmerie*) — for a crime, an assault, or immediate danger to people. **18** is the *sapeurs-pompiers*, the fire brigade — but the pompiers are France's front-line rescue service, so 18 is also right for a road accident, a gas leak, a flood, or a trauma rescue, not only fire.

THE DISTINCTION THAT MATTERS LESS THAN YOU THINK

15, 18 or 112 — don't agonise, just call

Britons often freeze trying to pick the "right" number. Don't. France's 15, 18 and 112 centres are increasingly interconnected, and a genuine emergency call to any of them will get help on its way. If you can, match the number to the problem — 15 for illness, 18 for fire and accidents, 17 for crime. If you can't, or you're flustered, or you're a visitor, dial **112** and let the operator route you. The dangerous choice is hesitating, not picking the "wrong" three-digit number.

If you can't speak on the phone: 114

One number deserves to be better known than it is. **114** is France's emergency line for people who are deaf, hard of hearing, or otherwise unable to make a spoken call — and it works by **SMS text and video**, free, around the clock, for every kind of emergency. It's worth saving in your phone even if you don't need it yourself: it's the number to text if you're ever in a situation where speaking aloud isn't safe or possible. There's an "Urgence 114" app too.

What to say when you call

You do not need fluent French to call for help — but a few words move things along, and the operator will do the rest. Open with "*Bonjour, do you speak English?*" — on 112 especially, there's a good chance they do, and the medical 15 centres can usually find an English speaker. If you need to say what you want in French, these are the ones to know:

- **"C'est une urgence"** — it's an emergency.
- **"Je voudrais une ambulance"** — I need an ambulance.

- **"Je voudrais les pompiers"** — I need the fire brigade.
- **"Je voudrais la police."**
- **"Mon adresse est…"** — my address is… — then your town, street, building, and any landmark.

The single most important thing you give them is **where you are** — precisely. Town, road, house number, and a landmark if you have one. After that: **stay on the line.** Don't hang up until you're told to. The operator will ask questions, keep you calm, and can talk you through first aid while help is on the way.

When it's urgent, but maybe not 15

Not everything that goes wrong out of hours is a 15-level emergency. A feverish child at 11pm, a nasty but not dangerous cut, a prescription you urgently need — these have a gentler path. In most of the country you can call **116 117** to reach the on-call doctor (the *médecin de garde*) in the evenings, at weekends and on public holidays; it's free. **SOS Médecins**, on **3624**, will send a doctor to your home (charged as a consultation). And you can always call **15** — the medical regulator there will assess you and point you to the right level of care, which is exactly what France now wants you to do rather than turning up at *urgences* unnecessarily.

A 2026 NOTE WORTH KNOWING

"Call 15 first" is now the official message

France is steadily merging emergency and out-of-hours GP care into a single front door called the *Service d'Accès aux Soins* (SAS), reached by calling **15**. A medical regulator triages your call — genuine emergency to the SAMU, everything else routed to a doctor or an appointment — so that hospital *urgences* aren't overwhelmed. The rollout is nearly nationwide but not perfectly uniform, and 116 117's hours still vary by department. The practical upshot for you is simple: **15 is the reliable national number for any out-of-hours medical question**, and it will send you the right way.

The pharmacy, out of hours

French pharmacies take turns staying open at night, on Sundays and on public holidays — the *pharmacie de garde*. To find the one on duty: every pharmacy **posts the current rota on its door or window**, so a walk to your nearest one tells you where to go. You can search for free at **3237.fr**, or ask at the *mairie*. There's a phone line, **3237**, but note it's a *paid* service (around €0.35/minute), so the website or the notice on the door is usually the better bet.

Poison, and a word on paying

For a suspected poisoning — a child who's swallowed something, a chemical exposure — the safe move is to **call 15 or 112**, who will connect you to or advise from a poison centre. France's *centres antipoison* are regional rather than one national number, so 15 is the quickest route in a genuine emergency.

Finally, the reassurance that matters most: in France, **emergency and life-saving care is given regardless of your papers or your ability to pay**. If you're a resident you'll use your carte Vitale; if you're visiting, a UK *GHIC* card covers medically necessary state care (and you should carry travel insurance on top, for repatriation and private care). But none of that is a reason to hesitate. Nobody at the other end of 112 is going to ask for a card before they send help. Make the call.

This guide offers practical, general information to help you find emergency help in France; it is not medical or legal advice, and it is not a substitute for the emergency services themselves. In any emergency, call 112 (or 15, 17 or 18) without delay. Phone numbers, the SAS rollout and out-of-hours arrangements can change and vary by area — 116 117 availability in particular differs between departments — so where it matters, confirm your local arrangements with your mairie, your doctor, or your regional health agency (ARS). When in doubt, dial 112 and stay on the line.

Pimpernel

LIBRARY · HOUSING

CAF and APL: French housing benefit, decoded for Britons

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · HOUSING

CAF and APL: French housing benefit, decoded for Britons

France will help pay your rent — even as an incomer, even as a retiree — through a benefit most people just call "APL." It's real money, often €100 to €300 a month, and it's yours to claim. But it comes with a set of very French rules that catch Britons out in ways nobody warns you about, chief among them the savings and property you left behind at home. Here's how it actually works in 2026.

Written by the Pimpernel team · Updated for 2026 · About an 11-minute read

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THE SHORT VERSION

- → **"APL" is shorthand for housing benefit.** There are actually three — APL, ALF and ALS — and you can only get one. CAF works out which; many British renters actually receive **ALS**. The rules and application are the same across all three.
- → **Britons can claim** — nationality is no bar — but you need a **valid titre de séjour**. It's a renters' benefit now: new claims by owner-occupiers ended years ago.
- → **Your income is assessed in near-real-time** (a rolling 12 months, refreshed quarterly). UK pensions and self-employment aren't fed automatically — you must **declare them yourself**, or face a clawback later.
- → **The big British trap: savings and property over €30,000 count against you** — and that includes a house you've kept in the UK and your ISAs. It can shrink or wipe out the benefit entirely.
- → **APL is never backdated.** Rights start the first of the month *after* you apply — the month you move in is never covered. Apply the day you sign the lease.
- → **You'll need a French bank account (RIB)** and an attestation de loyer signed by your landlord. Apply free at caf.fr — never a paid third-party site.
- → **Budget for a gap.** Between the no-backdating rule and roughly two months' processing, plan for about three months before the first euro lands.

Ask a room of British expats about "the APL" and you'll get a range of reactions, from "oh, we get that, it's marvellous" to "I assumed that was only for French families." The truth is that France's housing benefit is genuinely open to incomers — including retirees living on a modest pension — and for a lot of renters it's a few hundred euros a month they simply aren't claiming. The catch is that it's wrapped in some distinctly French logic, and one rule in particular ambushes Britons who've kept a foot on the property ladder back home. Let's walk through it in the order you'll meet it.

First, a small vocabulary problem

Everyone says "APL," but there are three housing benefits and you can only ever receive one of them. **APL** (*Aide Personnalisée au Logement*) attaches to the *dwelling* when the property is under a state agreement — most social housing, and increasingly some private lets. **ALF** is the family-situation version. **ALS** is the catch-all that everyone else falls into — which, for a childless couple or a retiree renting privately, is very often the one you'll actually get.

The good news is you don't need to work out which. You apply once, CAF decides, and the eligibility rules, the calculation and the process are essentially identical across all three. So when this guide says "APL," read it as "housing benefit" — and don't be thrown if your award letter says ALS.

DON'T SELF-REJECT

A "€0 APL" result doesn't mean "no help"

Because everyone fixates on the word APL, some Britons run the simulator, see they don't qualify for *APL specifically*, and give up — when they'd actually qualify for ALS. Let CAF make the call. Run the official simulator, submit the application, and let the system route you to whichever of the three fits. Talking yourself out of it is the commonest way to leave money on the table.

Can you claim it? (Yes, with a permit)

Nationality isn't the gatekeeper — legal, stable residence is. As a non-EU national since Brexit, a Briton needs a **valid titre de séjour** to claim. Those resident before the end of 2020 hold the Withdrawal Agreement card; those who arrived since are treated like any other third-country national. Either way, once you hold a valid permit and live in your French home as your main residence (at least eight months a year), you're through the door.

Two things to know. It's now effectively a **tenants' benefit** — the version for owner-occupiers repaying a loan was closed to new claims years ago, so assume you must be renting. And there's **no age cap**: retirees claim on exactly the same footing as workers. What differs between a retiree and a worker isn't eligibility — it's how your income is counted, which brings us to the machinery.

How it's worked out — and the real-time income trap

Four things drive the amount: your income, your rent, your geographic zone, and your household size. France is divided into three zones — Paris and its ring (Zone 1), big cities and Corsica (Zone 2), and everywhere else (Zone 3), which is where most rural British movers live and where the rent ceilings are lowest. Rent above the ceiling for your zone and household simply isn't counted. Typical awards land somewhere between €100 and €300 a month, though it varies enormously with your circumstances — always run the official simulator for a real figure.

The mechanism that trips Britons is the **income assessment**. Since 2021, CAF no longer looks at your income from two years ago; it uses a **rolling 12 months, refreshed every quarter**, drawn automatically from French tax and employer data. That's fine if your income is French and on the system. But **foreign pensions and self-employment income aren't fed in automatically** — you have to declare them yourself, each quarter. Britons living on a UK pension who forget to do this can sail along on an inflated benefit, then get a demand to repay the overpayment (an *indu*) months later. Declare your UK income promptly and the problem never arises.

The €30,000 trap that's peculiarly British

This is the one to tattoo on the inside of your eyelids. Since 2016, if your **total assets exceed €30,000**, they're factored into the income CAF uses — and "assets" explicitly includes property and savings held *abroad*. For a Briton, that means the house you kept in the UK, or a healthy pot of savings and ISAs, can quietly reduce or even eliminate your housing benefit, even on a modest French pension.

The €30,000 patrimoine test

Savings & investments

e.g. UK savings, ISAs,
life assurance

counted at 3%

of capital, as notional income

Property you don't live in

e.g. a house kept in the UK,
a rented-out flat

counted at 50%

of its rental value (80% bare land)

Your French main home is excluded. It's the assets you left behind that bite.

The threshold is on *total* assets. Cross it and CAF adds notional income from your savings and any non-primary property — including everything you still own in Britain.

Your French main residence is excluded, and so is anything already producing taxable income you've declared. But the retained UK house and the ISA stash are exactly the sort of thing a British mover has and a typical French claimant doesn't — which is why this rule feels like a hidden tripwire rather than a headline. Know it's there, and there are no nasty surprises.

Applying, step by step

The whole thing is online and free at **caf.fr**. Start with the *simulateur* — five minutes, no commitment — to see roughly what you'd get. Then create your *espace allocataire*, which generates your *numéro d'allocataire* (your CAF reference). You'll typically need: your titre de séjour, proof of social-security affiliation, twelve months of income evidence (pension statements, tax notices, payslips), your signed *bail* (tenancy) and an *attestation de loyer* signed by your landlord, and — this one's non-negotiable — a **RIB**, your French bank details. A UK account won't do.

THE RULE THAT COSTS A MONTH'S BENEFIT

APL is not backdated — ever

Housing benefit starts on the first of the month *after* you apply, regardless of when you moved in. The month you move in is never covered, and there's no recovering past months you didn't claim. So apply the very day you sign the lease — every week you delay is money you simply won't get. Combine that with roughly two months of processing and you should plan for about three months before the first payment lands: not a reason to wait, a reason to apply immediately and budget for the gap.

Once approved, payment usually arrives around the 5th of each month, for the previous month. For properties under a state agreement, CAF often pays the landlord directly and simply reduces the rent you hand over.

A few more things worth knowing

Your home has to meet basic decency standards — broadly, a main room of at least 9m² with proper height, running water, heating and no safety hazards. A sub-9m² studio won't qualify. If a landlord's property is judged non-decent, CAF can withhold the benefit until it's put right. Students can claim too (usually ALS), assessed on their own income rather than their parents', though claiming means they're no longer counted as a dependent on the parents' CAF file — occasionally a reason to do the sums both ways.

Finally, the amount is revalued every October, so expect a small annual step. And whatever you do, apply through caf.fr itself — there's a cottage industry of sites that "help you claim" for a fee, and they do nothing the free official service doesn't.

> This guide offers practical, general information, not legal, financial, or benefits advice. Pimpernel are not CAF advisers, accountants, or lawyers. Eligibility rules, income and asset thresholds, rent ceilings, and the figures quoted change — housing benefit is revalued each October and reforms happen — and how they apply depends entirely on your own circumstances: your permit, your income, your assets in the UK and France, and your household. Always confirm the current position and run the simulator on caf.fr, and take advice where your situation is at all unusual.

Pimpernel

LIBRARY · REFERENCE

The Pimpernel glossary

British life in France, made simple.

Part of the Moving Pack · Updated for 2026

LIBRARY · REFERENCE

The Pimpernel glossary

French life comes wrapped in acronyms and officialese, and every guide on this site hits a few. This is the whole vocabulary in one place, in plain English — the residence permits, the tax forms, the health cards, the planning consents. Wherever one of these crops up in a guide, you can click it there for the same explanation; here they all sit together, so you can look one up cold or just browse until France's paperwork starts to make sense.

Written by the Pimpernel team · Updated for 2026 · 48 terms

Grouped by where you'll meet them. Everything is the everyday, practical meaning — not a legal definition — aimed at a British newcomer trying to get something done.

Residency & admin

ANEF
The French government's online portal for foreigners' residence-permit démarches.

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apostille
An official certificate (£45 from the UK's FCDO) that authenticates a British document so France will accept it as genuine.

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attestation d'accueil
A sponsorship certificate from the mairie, needed when a non-EU visitor comes to stay with you.

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carte de séjour
Your French residence permit.

FranceConnect
A single secure login that opens more than a thousand French government services.

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mairie
The town hall — the first port of call for a huge range of local admin.

PACS
Pacte civil de solidarité — a registered civil partnership, lighter than marriage but with real legal effects.

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récépissé
A dated receipt the authorities issue when you submit — often your proof of the right to stay or drive while you wait.

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timbre fiscal
A tax stamp you buy online to pay an administrative fee, such as for a residence permit.

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titre de séjour
The umbrella term for a French residence permit.

VLS-TS
Visa de long séjour valant titre de séjour — the long-stay visa you validate online after you arrive.

Money, tax & work

avis d'imposition

Your French tax assessment — the statement the tax office issues after you file; widely used as proof of income.

guichet unique

The single official online portal for registering or changing a business.

justificatif de domicile

Proof of address (a utility bill, say) — asked for constantly in French admin.

micro-BIC

The simplified tax regime for furnished-letting income, with a flat expense allowance.

micro-entrepreneur

The simple self-employed regime with flat social charges levied on your turnover.

notaire

A state-appointed legal officer who handles property sales and estates.

plus-value

Capital-gains tax, for example on selling a second home.

RIB

Relevé d'identité bancaire — your French bank-details slip, handed over to set up any payment or direct debit.

SIREN

The 9-digit root number identifying a French business (the SIRET is the SIREN plus an establishment code).

SIRET

The 14-digit number that officially identifies a French business; you quote it on invoices and to the authorities.

taxe d'habitation

The local residence tax — now abolished on main homes but still due on second homes.

taxe foncière

The annual property-ownership tax, paid by whoever owns the property.

TVA

Taxe sur la valeur ajoutée — French VAT.

URSSAF

The body that collects social-security contributions from the self-employed and employers.

Health & family

ALD

Affection de longue durée — long-term-illness status giving 100% reimbursement for that condition.

APL
Aide personnalisée au logement — CAF housing benefit that helps with rent or a mortgage.

CAF
Caisse d'allocations familiales — the body that pays family benefits and housing benefit.

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carte Vitale
The green card that makes French health reimbursements automatic at the doctor or pharmacy.

CPAM
Caisse primaire d'assurance maladie — your local state health-insurance office.

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mutuelle
Top-up health insurance that covers the part the state doesn't.

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médecin traitant
Your declared regular GP, who coordinates your care; without one, reimbursements drop sharply.

PAJE
Prestation d'accueil du jeune enfant — CAF's package of early-years support for a new baby.

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parcours de soins
The coordinated-care pathway: see your médecin traitant first for full reimbursement.

PUMA

Protection universelle maladie — the scheme that gives legal residents access to French state healthcare.

S1

A UK form that makes Britain pay for your French healthcare, mainly for state pensioners.

tiers payant

The arrangement where you don't pay upfront — the state and your mutuelle settle directly.

Home, vehicle & property

ANTS

Agence nationale des titres sécurisés — the portal for vehicle papers and driving-licence exchanges.

carte grise

A vehicle's French registration document (the certificat d'immatriculation).

Crit'Air

The coloured windscreen sticker rating a vehicle's emissions for low-emission city zones.

DAACT

The form certifying building work is finished and built as permitted.

déclaration préalable
The lighter planning consent, for small works and changes of a building's appearance.

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fosse septique
A private septic tank — how rural homes handle drainage where there's no mains sewer.

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permis de construire
The full French building permit, for anything substantial.

PLU
The plan local d'urbanisme — your commune's local planning map and rulebook: what can be built where, at what height and in which materials.

RNU
The national planning rules that apply where a commune has no local plan of its own.

SPANC
The public body that inspects private septic-tank systems.

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taxe d'aménagement
A one-off development tax on building work that creates surface, such as an extension, pool or shed.

STRAIGHT FROM THE SOURCE

For the official rules behind any of these, service-public.fr is the French government's definitive guide to your rights and procedures.

These are plain-English, practical explanations to help you navigate French life, current for 2026. They are not legal definitions, and the rules behind each term can vary by your situation and change over time. Check the official source or a qualified professional for anything that turns on the detail.