



Your Guide to Buying a Dream  
Home in the Narbonne area

Insider Tips and Expert Advice  
for Your French Property Journey

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# Welcome to Your French Dream

Bonjour and welcome!

We're delighted that you're here, exploring the idea of buying a home in beautiful South of France. We know from experience that this is a life-changing journey—one that comes with excitement, possibilities, and, of course, plenty of questions. That's exactly why we created this guide: to help you navigate the process with confidence and ease.

We're Cynthia and Yann, real estate agents specializing in the Narbonne area. Our own adventure in France began **in 2019, when we left Rotterdam (the Netherlands) in search of sunshine and a new way of life**. With Cynthia's background in France and fluency in the language, and Yann's dream of living somewhere with better weather, moving to the South of France felt like the perfect choice.

At first, our plan was to open a retreat center or boutique hotel, so we set out on a property search, just like many of our clients do today. **We toured stunning homes with various real estate agents**, and learned first-hand what it's like to search property in France as a foreigner. Ultimately, financing a hospitality business as expats proved challenging, but when Covid hit, an unexpected opportunity came our way: renting a beautiful domaine on the outskirts of Narbonne to launch our boutique hotel.

For three years, **we ran a thriving hospitality business**, earning a five-star rating on Google and welcoming guests from around the world. During this time, our daughter, Emma Luna, was born—an experience that made us rethink our lifestyle. Running a hotel meant working seven days a week, and as much as we loved it, we wanted more flexibility for our family.

When our lease ended, we took another leap and **transitioned into real estate**. We joined Leggett Immobilier International, impressed by their professionalism and expertise. Our passion for beautiful homes, connecting with people, and guiding them through life-changing decisions made this career shift feel natural. From the start, we found ourselves working with high-end properties, successfully selling our first €1M B&B and even a château near Narbonne.

Now, we have the privilege of helping buyers find their dream home in the South of France. We know that purchasing a property here can be overwhelming, especially for international buyers, and we pride ourselves on **going the extra mile to support and guide our clients every step of the way**.

This e-book was born from that same passion—we hope it gives you a clear understanding of the Narbonne region and a step-by-step guide to the home-buying process in France.

Happy reading, and we look forward to helping you find your own French dream!

Warm regards,  
Cynthia & Yann



## Why Choose Narbonne?

If you're looking for the perfect place to buy a home in Southern France, Narbonne is an ideal choice. With a population of around 57,000, it offers the charm of a small town while providing all the modern amenities you need. Compared to the Côte d'Azur, property prices here are significantly lower, and the area is far less crowded—even in peak season. The region enjoys a Mediterranean climate, with frequent breezes that keep summers comfortable and make the nearby beaches popular for kite- and windsurfing.



### **Culture, History & Wine Heritage**

Narbonne was once a major Roman settlement, and its history is still visible in landmarks such as the Cathédrale Saint-Just et Saint-Pasteur, the Palais des Archevêques, and the Via Domitia—the oldest Roman road in France. The town is also surrounded by vineyards and has a strong wine-making heritage, being part of two prestigious AOC wine regions: AOC Coteaux du Languedoc La Clape and AOC Corbières.

### **Nature & Outdoor Activities**

Nestled between the Narbonnaise Regional Nature Park and the Mediterranean, Narbonne is surrounded by lagoons, vineyards overlooking the sea, and protected natural landscapes. The Massif de la Clape, a limestone mountain range, is a haven for outdoor enthusiasts, offering hiking, mountain biking, climbing, and horse riding.

The Canal du Midi and Canal de la Robine, both UNESCO-listed, are perfect for scenic walks, cycling routes, or boat trips, allowing you to enjoy the peaceful beauty of the region.





### **Beaches & Proximity to Major Cities**

The sandy beaches of Narbonne-Plage and Gruissan are just a 25-minute drive away. Unlike the packed beaches of the Riviera, these remain relaxed and uncrowded, even in summer.

Narbonne also offers excellent accessibility:

- Montpellier – 1 hour by car
- Carcassonne – 45 minutes
- Toulouse – 1 hour 40 minutes
- Barcelona – 2 hours by car, or via the TGV, which connects Narbonne to both Paris and Barcelona.

### **Healthcare & Essential Services**

Narbonne provides excellent healthcare, particularly at the new private hospital du Grand Narbonne, ensuring high-quality medical care for residents.

### **A Smart Property Investment**

Narbonne's real estate market offers excellent value, with prices still more affordable than in more tourist-heavy areas. However, as demand grows, property values are expected to rise, making this a savvy investment opportunity for international buyers.



### **Year-Round Appeal & Nearby Ski Resorts**

Beyond its summer charm, Narbonne is a great place to live year-round, with a lively local community, cultural events, and easy access to ski resorts in the Pyrenees for winter getaways.

With its rich history, natural beauty, excellent transport links, and strong investment potential, Narbonne is an ideal location for those looking to enjoy the best of Southern France.

## Discover the Villages Around Narbonne

While Narbonne itself is a fantastic place to live, the surrounding villages offer even more charm, tranquility, and stunning natural beauty. Whether you're looking for a lively coastal village, a peaceful wine-growing hamlet, or a historic settlement with authentic character, there's a village near Narbonne to suit every lifestyle. Below is a selection of some of the most charming villages in the area—though there are many more waiting to be discovered.

### Coastal & Lagoon Villages

**Gruissan** (15 min from Narbonne | 10 min from the beach)

Gruissan is a picturesque Mediterranean village famous for its circular medieval layout, dominated by the ruins of the Barbarossa Tower. It has two distinct areas: the historic old village with its narrow streets and stone houses, and Gruissan-Plage, known for its unique stilted beach houses, made famous by the French film *Betty Blue*. The marina is lively year-round, offering excellent seafood restaurants, bars, and boutiques. Outdoor lovers will enjoy the Salins de Gruissan, where pink-hued salt flats stretch towards the horizon, and the nearby beaches, ideal for windsurfing and kitesurfing thanks to the region's characteristic breeze.

**Fleury** (15 min from Narbonne | 10 min from the beach)

A charming wine-growing village that combines the best of the inland and coastal lifestyles. Located near the Aude River, Fleury is surrounded by vineyards and sits close to Saint-Pierre-la-Mer, a seaside resort with wide sandy beaches and a lively summer market. Fleury itself is known for its wine production, friendly community, and relaxed Mediterranean atmosphere.

**Peyriac-de-Mer** (15 min from Narbonne | 25 min from the beach)

This lagoon-side village is a hidden gem. The charming wooden boardwalks over the Étang de Douil make it an excellent spot for nature lovers, birdwatchers, and photographers. The village itself has narrow streets lined with stone houses, art galleries, and cozy cafés. Thanks to its protected natural surroundings, it has a peaceful, timeless atmosphere, making it perfect for those looking to escape the hustle and bustle.

**Bages** (10 min from Narbonne | 20 min from the beach)

Another stunning lagoon-side village, Bages offers panoramic views over the étangs, where flamingos and other wildlife can often be spotted. It has a vibrant artist community, with galleries and exhibitions held throughout the year. The elevated position of the village makes it one of the most scenic spots in the area, perfect for enjoying a glass of local wine while watching the sunset over the water.



*Peyriac-de-Mer*

## **Wine Villages & Countryside Retreats**

**Bize-Minervois** (25 min from Narbonne | 45 min from the beach)

Nestled along the Cesse River, Bize-Minervois is known for its crystal-clear natural swimming area, which is a favorite summer spot for locals. The village is surrounded by vineyards and olive groves, and the famous L'Oulibo olive cooperative is located nearby, offering tastings of locally produced olive oils. The historic center has a relaxed, friendly feel, making it ideal for those looking for an authentic French village lifestyle.

**Vinassan** (10 min from Narbonne | 15 min from the beach)

Vinassan is a small but lively village on the edge of the Clape Massif, making it a great base for hiking and cycling. It has a good mix of amenities, including bakeries, a small supermarket, and local restaurants, while still retaining its traditional charm. The surrounding pine forests and vineyards offer a scenic escape just minutes from Narbonne.

**Armissan** (10 min from Narbonne | 15 min from the beach)

Another wine-growing village, Armissan is surrounded by rolling vineyards and has a quiet, rural atmosphere. The wines of Armissan are well-regarded in the region, and the village itself is small but well-maintained, with a welcoming



community. Its proximity to Narbonne and the coast makes it an attractive option for those wanting countryside peace without being too isolated.

**Salles-d'Aude** (15 min from Narbonne | 15 min from the beach)

A charming village with a strong wine-making heritage, Salles-d'Aude is set against a backdrop of vineyards and gentle hills. The village has a local market, a few restaurants, and a relaxed atmosphere. Its location makes it a great choice for those who enjoy both wine country and easy beach access.

**Sallèles-d'Aude** (15 min from Narbonne | 30 min from the beach)

Sallèles-d'Aude sits along the Canal du Midi, making it a fantastic village for boat lovers and those who enjoy waterfront strolls. The village is home to the Amphoralis Museum, an archaeological site showcasing the area's Roman pottery-making history. With its canal-side restaurants and scenic walking paths, it's a great spot for those who appreciate a slow-paced, picturesque lifestyle.

**Bizanet** (15 min from Narbonne | 35 min from the beach)

A true wine lover's village, Bizanet is surrounded by renowned vineyards and is home to the Château de Lastours, which produces high-quality wines. It's also close to the Fontfroide Abbey, a stunning medieval monastery with landscaped gardens and a vineyard of its own. The village is quiet and scenic, perfect for those seeking a peaceful retreat.

**Boutenac** (20 min from Narbonne | 40 min from the beach)

A small but prestigious wine village, Boutenac is located in the heart of the Corbières wine region. The surrounding hills are covered in vineyards, and the village itself has a laid-back, traditional character. Wine tastings and vineyard visits are part of everyday life here, making it a dream destination for wine enthusiasts and nature lovers.

### **A Region Full of Hidden Gems**

The villages around Narbonne each have their own unique character, from lagoon-side artist communities to wine-growing hamlets and historic river villages. Whether you're looking for a place with stunning natural landscapes, easy beach access, or deep wine heritage, there's a village here that's perfect for you.

And this is just the beginning—there are many more charming villages waiting to be discovered!

# The Buying Process Explained

## Working with Multiple Agents

Unlike in some other countries, it is common in France for a seller to list their property with multiple real estate agents simultaneously. Each agent takes their own photos, publishes the listing online, and arranges viewings with interested buyers who contact them. The agent who successfully sells the property receives the full commission. However, if the buyer is working with their own agent, the commission is often shared, provided this arrangement is agreed upon before the viewing.

If you, as a buyer, wish to have your own agent assisting you in your search, organizing viewings, accompanying you during visits, and negotiating on your behalf, you do not have to pay extra for this service. Your agent will contact the selling agent to arrange a viewing and negotiate a commission split upon a successful sale. However, this arrangement is only possible if you have not already registered with the selling agent or recently contacted them directly. If you have, the selling agent may refuse to split the commission. To ensure smooth cooperation, it is best to let your personal agent handle all communication with other agents.

In some cases, you may be interested in a property that is being sold directly by the owner without an agent. In this scenario, you, as the buyer, will be responsible for paying the commission to your chosen agent. While this may seem more expensive than purchasing the property without an agent, private sellers often set lower asking prices than those using an agent. As a result, the total cost is usually comparable, and you benefit from professional guidance throughout the process.



## **Advantages of Working with a Buyer's Agent**

A dedicated buyer's agent offers numerous advantages:

- Extensive knowledge of the local market and valuable insights.
- Access to both listed properties and off-market opportunities.
- Coordination of property viewings and negotiations on your behalf.
- Handling communication with sellers and other agents.
- Exclusive representation of your interests during negotiations.

Without a dedicated agent, you will deal directly with the seller's agent. Many buyers find this challenging, as they feel the seller's agent prioritizes the seller's interests rather than theirs. Having your own agent ensures that your best interests are represented throughout the process.

## **Understanding Pricing and Costs**

In this region, property prices are often listed with "HAI" (Honoraires d'Agence Inclus), meaning the agent's fees are included in the price. These fees are typically paid by the buyer but are already factored into the asking price. However, some agents work with a "net vendeur" price, which is the amount the seller receives, and the agent's commission is added on top and to be paid by the buyer.



## **The Importance of Mortgage Pre-Approval**

If you require a mortgage to purchase a property, it is highly recommended to obtain pre-approval from a bank in advance. Sellers tend to favor cash buyers because there is no risk of the sale falling through due to financing issues. However, if you need a loan but are already pre-approved, sellers are generally more willing to accommodate viewings and consider your offer seriously. From a seller's perspective, it is extremely frustrating to take their property off the market and decline further viewings after accepting an offer, only to find out weeks or even months later that the buyers cannot secure a loan. This forces them to start the entire process over again, often having lost valuable time and potential buyers.

## **Required Seller Documents**

Before committing to a purchase, buyers should carefully review the following legally required documents:

- DPE (Diagnostic de Performance Énergétique) – Energy performance certificate (must be included in the listing).
- Plomb (Lead) – Required for properties built before 1949.
- Amiante (Asbestos) – Required for properties built before July 1997.
- Électricité (Electrical Inspection) – Required if the electrical installation is over 15 years old.
- Gaz (Gas Inspection) – Required if the gas installation is over 15 years old.
- Termites (Termite Report) – Mandatory in certain regions, including southern France.
- ERP (État des Risques et Pollutions) – Details natural and environmental risks (e.g., flooding, earthquakes, pollution).

Some reports may highlight potential risks, but these should be discussed with your agent, as many issues are common for the region or easily addressed. Buyers can also check risk factors for a specific address on <https://www.georisques.gouv.fr/>. In areas like Narbonne, flood zones are common, but this does not necessarily mean the property is at risk. A property may be elevated or protected by flood prevention measures, so it is essential to verify whether it has been affected by past floods.

## **Making an Offer and the Purchase Process**

Once a buyer submits an offer and it is accepted, the process moves forward in the following stages:

1. Lettre d'Intention d'Achat (LIA) – A non-binding letter of intent to purchase, outlining the agreed price and terms. This document is prepared by the real estate agent and signed by both the buyer and the seller.
2. Compromis de Vente or Promesse de Vente – The preliminary sales agreement, typically drafted by a notary (or sometimes by the agent). Buyers can choose their notary, and we collaborate with English-speaking notaries in the region. Sometimes, the seller has their own notary. In this case, both notaries work together on the file, but this does not affect the notary fees.
  - The Compromis de Vente is a mutual commitment between both parties.
  - The Promesse de Vente is a one-sided promise (signed by both parties) where only the seller commits to selling. However, if the buyer withdraws, they typically forfeit their deposit.
  - The choice between a Compromis de Vente and a Promesse de Vente is usually determined by the notary handling the transaction. The notaries we frequently work with typically use a *Promesse de Vente*.

- Suspensive conditions (clauses suspensives): The Compromis de Vente includes suspensive conditions that must be fulfilled for the sale to proceed. If these conditions are met, both parties are required to sign the final deed (acte de vente) at the notary's office. If they are not met, the preliminary sales agreement becomes void, and both parties are released from their obligations.
  - A common suspensive condition is mortgage approval. If the buyer is financing the purchase with a loan, the sale is contingent on obtaining the necessary mortgage within the agreed timeframe. If the loan is denied, the buyer can withdraw from the sale without penalty. However, if the mortgage is approved, the sale is finalized, and both parties proceed to the notary for the signing of the acte authentique de vente.
3. Cooling-Off Period – Buyers generally have 10 days after signing to withdraw without penalty. This period begins the day after the buyer receives the signed Compromis de Vente (preliminary contract) with all required documents.
  4. Deposit Payment – Typically 10% of the purchase price, due within the 10-day cooling-off period.
    - If the buyer withdraws after this period, they usually forfeit the deposit, even in a Promesse de Vente agreement.
    - However, if the sale is subject to suspensive conditions (such as mortgage approval) and the buyer is unable to meet those conditions, the deposit is refunded, provided the buyer has made a genuine effort to fulfill the requirements and can provide proof of loan rejection if applicable.
  5. Right of First Refusal by the Municipality – The local mairie has two months to decide if they want to purchase the property instead of the buyer. This is rarely exercised but explains why the final sale cannot happen immediately.
  6. Final Signing: Acte de Vente – Typically 2-3 months after signing the Compromis/Promesse, the final deed is signed at the notary's office. The buyer completes a final walkthrough with the agent before signing.

During both signing appointments, the notary explains the legal documents in detail. English-speaking notaries provide clear explanations, but if signing with a non-English-speaking notary, hiring a translator is recommended to ensure full understanding if your not fluent in French.



# Understanding Additional Costs

When purchasing a property in France, it's essential to consider not only the purchase price but also the additional costs involved. Many of these expenses differ from those in other countries, so understanding them in advance will help you budget effectively and avoid surprises. Below is an overview of the key costs you should factor into your financial planning.

## Property Taxes

France has two main property taxes that homeowners must pay annually:

1. **Taxe Foncière** – This is a land tax payable by the property owner, regardless of whether they live in the property or not. The amount varies depending on the location, size, and type of property. Generally, older properties in rural areas tend to have lower rates, while properties in sought-after locations or with modern amenities may be taxed higher. The local government (commune) sets this tax, and you should check the estimated amount before purchasing.
2. **Taxe d'Habitation** – Previously paid by the occupant of a property (whether owner or tenant), this tax is being phased out for most primary residences. However, second-home owners, including non-residents, are still required to pay it. The rate varies by municipality and can be significantly higher in popular areas.

## Notary Fees and Legal Costs

Unlike in the UK or the US, where closing costs often include various fees, in France, the notary (notaire) is responsible for handling the legal aspects of the transaction. The buyer is responsible for these fees, which typically range between 7-10% of the purchase price for existing properties (lower for new builds).

Notary fees include:

- Government taxes and duties (about 5.8% for older properties)
- The notary's own fees (approximately 1-2%)
- Administrative costs (such as land registry fees)

These fees are fixed by law, so they do not vary from one notary to another. If the seller has their own notary, both notaries will collaborate on the file, but this does not increase the costs.



## Capital Gains Tax (Plus-Value Immobilière)

If you sell your French property for a profit, you may be subject to capital gains tax (plus-value immobilière).

- For non-residents, the standard capital gains tax is 19%, plus an additional 17.2% in social charges, bringing the total to 36.2%.
- After 5 years of ownership, reductions apply, and after 22 years, capital gains tax is fully exempt.
- Social charges are only fully exempt after 30 years of ownership.
- Additional surcharges may apply for gains exceeding €50,000.

Certain exemptions and deductions exist, such as for primary residences, renovation costs (if supported by invoices), and fees paid at the time of purchase. Consulting a tax specialist before selling can help you minimize liability.

## Homeowners' Insurance

Home insurance is mandatory for properties in France, particularly if you take out a mortgage. Even for cash buyers, it is highly recommended to protect against damage from fire, water leaks, storms, and other risks. Costs vary depending on the size, location, and condition of the property but typically range from €200 to €1,000 per year.



## Utility Costs and Maintenance

The cost of maintaining a home in France varies depending on its size, age, and location. Some important costs to consider include:

- Electricity & Water – Utility costs can vary, and many rural homes rely on septic tanks that require periodic emptying.
- Gas & Heating – Some homes use gas heating, which requires periodic refilling of a gas tank. Others rely on electric or wood-burning heating, impacting costs.
- Homeowners' Association Fees – If purchasing an apartment or property in a gated community, you may need to pay co-ownership fees (charges de copropriété) for shared services like maintenance, lighting, and security.
- Garden & Pool Maintenance – Large gardens and swimming pools require regular upkeep, whether handled personally or by a professional.

## Currency Exchange and Banking Fees

For non EU buyers, currency exchange rates can significantly impact the overall cost of your purchase and ongoing expenses. Transferring large sums to France incurs banking fees, and exchange rate fluctuations can make a noticeable difference.

- Consider using a specialist currency exchange service rather than a traditional bank to secure better rates and lower fees. We can recommend one with whom we have had very good experiences.
- Setting up a French bank account is advisable to handle local transactions efficiently.





# The Practical Side of Moving

Once you've secured your dream home in the South of France, it's time to handle the practicalities of moving in. Setting up utilities and insurance is a straightforward process, but knowing a few key details in advance will make everything smoother.

## Setting Up Utilities (Gas, Water, Electricity)

In France, utility contracts are personal, meaning they don't automatically transfer from the previous owner to the new one. However, the process of setting them up is relatively simple if you have the right information.

- **Electricity:** Knowing the previous owner's name and the property's *Point de Livraison* (PDL) number, found on an electricity bill, helps speed up the process.
- **Water & Gas:** Similar to electricity, providing the provider with the previous owner's details simplifies the transfer.
- **Timing:** The previous owner will typically cancel their contracts at the time of sale, but services are not physically disconnected. You can transfer the accounts in your name on or shortly after the day of property transfer.

## Home Insurance (Assurance d'Habitation)

Unlike utilities, home insurance must be in place on the day of transfer. In fact, the notary will often ask for proof of insurance before finalizing the sale. In France, home insurance includes personal liability insurance by default, which protects you in case of damage to a third party.

## A Free and Convenient Service

We can connect you with a professional service that handles all your utility setups and your insurance for free. They are paid by the suppliers and insurance companies when they bring them new customers, meaning there's no extra cost for you. Their service includes:

- Comparing the best rates available
- Handling the administrative side of switching providers
- Providing expert advice on contracts

In some cases, they even have special discount codes or group deals that make their offers cheaper than what you would find on your own. It's a hassle-free and cost-effective way to get your new home up and running.

## Additional Considerations

- Internet & TV: Depending on the location, you may have fiber-optic internet available or need to rely on ADSL or satellite connections. It's good to check in advance what options are available in your area.
- Phone Line & Mobile Plans: Many providers offer bundled deals with internet, TV, and mobile plans, which can be more cost-effective than separate contracts.
- Property Maintenance: If your home has a septic tank, pool, or large garden, you may need specialized maintenance contracts. It's worth arranging these early on.

By planning these practical steps in advance, your transition to your new home in the South of France will be smooth and stress-free!



## Why Work With Us?

Buying a property in France is an exciting journey, but it can also feel overwhelming. As dedicated buyer's agents, we are here to guide you every step of the way—from the initial property search to post-purchase support. Our mission is to make the process as smooth and stress-free as possible, ensuring that you feel confident and well-informed throughout your purchase.

### **Personalized and Proactive Service**

We believe in open and honest communication. You will always know where you stand, and we will proactively keep you updated. We are available at all key moments, except when we're asleep! But if you have an important question right before signing the *Acte de Vente*, for example, we have no problem discussing it on a Sunday afternoon. We understand how crucial these moments are for buyers and how reassuring it is to have someone to turn to.

### **Flexible and Accessible Viewings**

We conduct property viewings from Monday to Saturday, and if necessary, even on a Sunday in exceptional cases. For international buyers unable to travel to France, we also offer virtual viewings via WhatsApp, giving you a real-time tour of the property from wherever you are in the world.

### **Local Expertise and First-Hand Experience**

We know the region well—not just as agents but as people who have also relocated to France and gone through the same process of finding a home here. This gives us a unique perspective and the ability to truly understand what our clients need.

### **A Strong Network of Trusted Professionals**

Buying a home in France often involves more than just the purchase itself. That's why we have built a trusted network of professionals who can assist you with:

- **Mortgages and Currency Exchange** – A company that specializes in helping international buyers secure financing and exchange money at competitive rates.
- **Setting Up Utilities and Insurance** – Assistance with water, electricity, insurance, and other essential services, ensuring you get the best possible deals.

- Handholding Services and Property Management – Support for settling in, including property management and administrative guidance.
- Architects and Project Managers – Professionals to help with renovations, inspections, and construction projects.
- English-Speaking Notaries – Legal professionals who speak English and with whom we have a strong working relationship.

### **Collaborative Approach**

Unlike some agencies that see others as competition, we believe in working together and combining our strengths. We have excellent relationships with other agencies, which often allows us to find the best opportunities for our clients.

### **A Committed Duo That Cares**


We work as a team, complementing each other's strengths, and we do this job with our hearts. Our passion is helping people find their dream home in France, and nothing makes us happier than seeing our clients excited and satisfied with their new property.

If you are looking for dedicated, trustworthy, and experienced agents who genuinely care about making your property purchase a success, we would love to help you!



## Let's Find Your Dream Home

Your dream home in France is closer than you think! Whether you're looking for a charming countryside retreat, a vibrant city apartment, or a coastal haven, we are here to help you every step of the way.

 **Get in Touch:** We'd love to hear from you! Contact us to discuss your property needs and start your journey toward finding the perfect home.

 **Our Contact Details:**

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Let's make your French property dream a reality!