

# The Connexion

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## We must help foreign second home owners, says senator P7



## How I caught the rugby bug from my town P13

## Estate agents criticised for high fees – and they are not happy

ESTATE agents have defended their commission rates after France's national competition regulator criticised their fees, which are higher than the European average.

The average fee in 2022 was 5.78% including taxes, or €12,463, according to the Autorité de la concurrence, an advisory body to the government.

Fees varied, depending on the proper-

ty value, from as much as 9.5% for the cheapest 10% of homes to 3.8% for the most expensive 10%.

In 2018, French fees were, on average, 5.2% without tax (6.5% with tax) while the EU average was 3.3%, said the regulator, using European Commission data.

The authority recommended that action should be taken to lower rates towards the EU average to boost pur-

chasing power – for example, by making the rules on practising estate agency more flexible.

However, Eric Allouche, CEO of the ERA Immobilier France network, said comparisons with other countries are “like comparing apples and oranges”.

“Here we take care of everything, from the start to the end, and it's forbidden to charge any extras. If you added

all these services up one by one, it would be enormous – and with a total lack of any guarantee of being paid,” he said.

“Assume a buyer can't get a mortgage in the end. We have organised visits, negotiated, advertised, drawn up a pre-sale contract, assembled all the documents, and get nothing at the end of it.”

Advertising alone can cost €1,000/month on certain websites, he said.

The rules are governed by the 1970 ‘Hoguet law’, which lists the services that card-carrying estate agents must provide, along with obligations such as insurance, financial guarantees, written mandates and record-keeping.

The authority said the law may be out of date as new practices, already operational, work without adhering to

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## New French Brexit report warns of 2024 border delays

Concerns also raised for new residents and school trips

by Liv Rowland

FEARS of major delays at airports and ports next year and a dwindling British community in the south-west are two points raised by a new report into the effects of Brexit on France.

Issues for new British residents and visitors as well as for exchange students and school trips were also highlighted as was a lack of workers to carry out obligatory border veterinary tests and a drop in exports to the UK.

The report, published in June by the public finance watchdog Cour des comptes, claims there is a lack of agreement and insufficient preparation relating to UK travellers for the European Entry/Exit System (EES), which is due to launch in 2024.

Brexit means travellers from the UK, if not EU nationals or residents, are subject to this.

The first tests of systems for EES, which will involve collection of photo and fingerprint data on entry to the Schengen area, indicate it could take twice – maybe three times – as long to get people through border controls.

Particular concerns are noted for controls in the UK, where French border checks are carried out at Dover, London St Pancras and the Channel Tunnel. “No positioning or

deployment of pre-registration booths for EES has been agreed at St Pancras, and at Dover no UK public support has been announced at this stage,” says the report. People might fly rather than take the train to avoid extra waiting, it adds.

A UK Home Office spokesman said it was working closely with the French government to be ready on this.

Eurostar declined to comment.

The report urges that an agreement should be signed this year to ensure that border infrastructure is in place.

Some €80million has been spent on new port infrastructure in France for freight checks. Five new freight and passenger ferry lines between France and Ireland have opened.

The report notes that provisions were made for existing British residents and “the vast majority were able to stay if they wanted to” post-Brexit. “However, in contrast, Brexit brings difficulties for newcomers, tourists and, above all, young people who are the bedrock of future UK-France relations,” it says.

It adds that many school trips and exchanges with the UK have been cancelled.

Young French people can no longer go to the UK to work as au pairs or on work place-  
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## Franco-British pilot joins July 14 aerobatic flypast



Franco-British pilot Captain Jayson Troy is joining the Patrouille de France aerobatics team for Paris' July 14 flypast: Page 11

## Change to dental reimbursements P10

### ‘It’s a mess: rare 5.8 earthquake hit our house’



A BRITISH couple were horrified to hear their holiday home was damaged by the rare 5.8-scale earthquake that hit much of western France on June 16.

Retirees Caroline Galpin and partner Simon Crowther, pictured outside their home in Deux-Sèvres, flew here from the UK expecting the worst after being sent photos by a neighbour of a large crack in a wall and plaster on the floor.

“It is a mess: doors don't shut and a window lintel is cracked, but we can stay. It could be worse,” said Caroline.

The couple bought the house in Mauzé-sur-le-Mignon 14 years ago and are doing it up slowly.

A neighbour is among the estimated 170 people in the surrounding area told to leave their homes.

“There is a danger that the whole lot might fall,” said Caroline.

The village is in the area that has been declared a *catastrophe naturelle*, which should open the way to insurance claims being honoured.

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Photo: OT Touraine

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# How Brexit has affected France

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-ments. French students going to the UK face visa costs of €363, a 'health surcharge', high international tuition fees, and no UK student loans. Visa-related costs for young professionals going to jobs are an estimated €6,590 (compared to €376 for France), which large firms will absorb, but not smaller ones.

Simplifications for school trips and general 'dialogue on mobility' were among items highlighted for future discussion at March's Franco-British summit. Joel Bailey, headteacher of The Old School in Dordogne, which prepares pupils for UK exams, said it no longer organises UK trips because non-British pupils need passports, which many do not have, or even visas in some cases. ID cards were accepted pre-Brexit.

He said British families from around the world, and others wanting a British education, are choosing his school rather than returning to the UK, which is "becoming a less attractive place to work", while UK qualifications are still appreciated.

Meanwhile, young Britons in France are looking to EU universities, which are cheaper than the UK and are increasingly offering courses in English.

Mr Bailey praised the French authorities over the residency procedures for existing British residents, though he said the process for remaining formalities, such as changing a five-

## Food shop beats import hassle



Photo: Rebecca Smith

**A NEW British food shop has opened in Antibes, near Cannes, five months after Geoffrey's of London, a Riviera institution for more than 30 years, closed citing Brexit import constraints.**

**The owner of British Smith's is bypassing health checks and paperwork by buying goods from firms in the EU that have already imported them in bulk. This particularly helps with meat and dairy items.**

**Rebecca Smith said: "We've managed to get Bovril back, and fresh products, as well as frozen bacon and sausages."**

**She said, however, she regrets that it is now not possible to recruit young Britons for summer season work.**

year card for a permanent one, is "complex and protracted". Some older, more vulnerable people had returned to the UK due to paperwork issues, he said.

According to the Cour des comptes report, the British community in the Dordogne is "not being renewed".

Mr Bailey, however, said he believes Britons will continue to come, though they are more likely to be well-off.

He had, however, noted a trend of more British newcomers settling in other parts of the wider south-west, not just the Dordogne specifically. He also

noted an influx of Parisians to areas such as Eymet that had been regenerated by the British, though it retains "a spirit of Britishness".

The Franco-British Network, which helps British business people set up in the south west, says it is still receiving queries but getting qualifications recognised for British tradespeople is now an issue.

The president of the ACFAA Franco-British cultural association in the Dordogne, Claire Riley, said Brexit had seen a new trend for French schools – and French adults – to visit the

area for a 'British experience', as opposed to going to the UK.

"They go to the English tea-shops, have tours of the town and come to us for conversational groups. The president of the cricket club gave a talk."

Other points in the Cour des comptes report include:

■ Goods exports to the UK are slightly down since 2019, while up 32% to other EU countries;

■ 2,800 jobs in finance have been created due to City workers moving to Paris;

■ Insufficient veterinary and plant health inspectors necessitated by Brexit. The report notes that inbound UK checks are still not fully in place;

■ Income from UK visitors was down 41% in 2021 compared to 2019, as opposed to a 26% drop for EU visitors.

It also says that France was entitled to €736million of EU funds to compensate for Brexit and support firms, but expects to use less than a third.

Out of €400million earmarked for businesses, only one large company is expected to benefit, from a €22million grant. France, and some other countries, obtained permission to redirect 70% of these funds to energy renovation instead.

We asked the Prime Minister's office if it wished to comment but have not had a reply.

For the full Cour des comptes report (in French) visit [tinyurl.com/Brexit-France](http://tinyurl.com/Brexit-France)

# Estate agent fees in spotlight

→ Continued from page 1

this and without a large rise in complaints. Alternatives include person-to-person selling using listings websites (though sale deeds must be signed in front of a notaire), *chasseurs immobiliers* ('property hunters'), or *coachs immobiliers*. The latter offer tips on buying or selling strategies.

Mr Allouche said the report was initiated at the request of the Finance Ministry in the context of cost-of-living rises, and it seems to have started from an assumption that agents charge too much.

He said the amount received rises and falls with prices, and that clients accept this. A fixed fee alternative is rarely seen, with the report noting that a few online-only agencies (representing 1% of the market, mostly in cities) that used to offer it have tended to revert to percentages. Mr Allouche said the system motivates agents to get a sale and a good price.

Agencies are free to offer the rate they want, he said, but one network that made a selling point out of offering 4% had gone out of business.

Agencies are, however, open to negotiating on fees to get a sale. This used to be banned, he said. "It is true there are some workers offering cheaper fees, but you don't get the same service."

According to the report, 52% of sales are through traditional agencies, and another 15% via *mandataires*, self-employed commercial workers who need a partnership with an agency and cannot supervise contract signing or take sales money.

Person-to-person is next most popular, at 30%.

Mr Allouche said it would be wrong to completely deregulate as has happened in Spain. The authority also suggested parts of the job could be done by other workers, but Mr Allouche argued this would result in no one seeing it through "from A to Z".

"Everyone in the profession is opposed to this report. It is an aberration" he said.

According to the report, French agents make lower margins than the EU average (14% com-

pared to, for example, 35% in Germany). This is due to high expenses, Mr Allouche said.

Joanna Leggett, marketing director for the Leggett Immobilier network, said fees are often higher than in the UK because France is bigger and agents may, for example, drive an hour to a viewing. Employment costs are also higher. Leggett's has a team that draws up pre-sale contracts and guides clients through the buying process, whereas in the UK the solicitor does this.

The industry is also much more regulated, she added. For example, an agent must undertake annual training on laws and energy-efficiency rules.

As for her agency in particular, she said they specialise in helping international clients, with bilingual agents, translations of documents, and 'hand-holding' through the whole process. Agents will also often share local contacts, from plumbers to dentists, and even introduce the client to the mayor. "That all saves time, money and stress."

If your French is not good, trying to understand all the paperwork and negotiate on prices will be difficult without an agent, she said, and if you use unlicensed services, you will have "no comeback if things go wrong".

"Nobody remembers how much the estate agent charged when they look back on the houses they have lived in, but they do remember if they ended up in court, lost money or have to watch dozens of tourists hike past their door each day because they didn't understand there was a public right of way."

■ Interest rates are expected to hit 4% by September, compared to 1% in January 2022.

At the same time, estate agency federation Fnaim predicts around a 15% drop in sales compared to last year, and an average lowering of prices of around 5%. So far, this has been more marked with houses, which have seen a slight drop, compared to flats, where prices have plateaued, Fnaim says.

## Extension to deadline for property form

THE June 30 deadline for home owners to complete the obligatory new *biens immobiliers* residential property declaration has been extended by a month.

The deadline is now July 31.

The Economy Ministry says the change is due to the large number of declarations being received towards the end of the original period.

The declaration has been brought in as a way to check that tax offices have up-to-date information on how properties are used, due to the ending of the *taxe d'habitation* on all main homes, say officials.

This is why the declaration asks owners to confirm how properties are used: whether as main or second homes, left vacant, given to someone else to use, or rented out.

It replaces other checks, including a paper form previously sent by tax offices to landlords to confirm occupation of their properties.

An estimated 34 million people who own property, including non-residents, are required to file the forms.

The process is, in most cases, completed via the tax website [impots.gouv.fr](http://impots.gouv.fr).