

OVERSEAS

How to semi-retire to rural France

Going part-time in Provence or Poitiers is easier than you'd think — even on a visitor visa



The medieval castle of Château Comtal in Carcassonne

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Karen Tait

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“**T**he trend of fabulous fifties Francophiles wanting to live out their French dream is definitely a case of dipping their toe in the water rather than taking the whole plunge into full retirement,” says Nicola Christinger, an associate at Knight Frank covering the south of France. “It’s a great lifestyle balance.”

We’re talking about semi-retirement – or part-tirement.

New research from Aviva shows that 44 per cent of 55 to 64-year-olds plan to move into semi-retirement before they reach 65, while nine in ten of those who have already done so describe

themselves as “much happier” since reducing their working hours.



The village of La Roque-Gageac on the Dordogne river

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“The pandemic showed that it is entirely possible to achieve a new way of working, and many people in their fifties and sixties began to look differently at their lifestyle,” Christinger says. “These clients are either selling their homes in the UK to keep a small base there and using the rest to buy a home in France where they can work part-time remotely, or using their French home as an investment when they’re not there. They’re excited about a new part-retirement, still very active and looking to embrace French culture and take advantage of the lovely weather, especially out of season.”

While a large proportion of Leggett Immobilier’s British clients have tended to buy holiday homes with the idea of retiring to France later, the estate agency is now seeing additional demand from buyers looking to semi-retire. “They’re spending far less time in the office and more at home, so why not increase their options and have a property in France too?” says the agency’s marketing director, Joanna Leggett. “The pandemic has caused a total rethink about where and how we work, and a re-evaluation of what is important in life.

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“Those bringing forward their plans and moving full-time to France need high-speed broadband and a home office. Remote working with a sunny view of the Alps or the ability to buy a sandwich from their favourite boulangerie is pretty attractive. It reduces stress levels too.”



A four-bedroom renovated longère (traditional northern French long farmhouse) in Pas-de-Calais, with wooden beams and a gallery within, green-painted shutters and a hot tub outside. The market town of Hesdin is a 15-minute drive away. On sale for €247,311, [frenchestateagents.com](https://www.frenchestateagents.com)

Adam Lyons is a 56-year-old businessman with a long-time love of the south of France. He’s in the process of buying a property in Sainte-Maxime in order to combine remote working and benefiting from a new part-time life in France.

“My plans, based on my new business card that says ‘adventurer’, were to follow wind and tides and see what opportunities presented themselves while seeing the world,” he says. “These have now somewhat changed to investing in environmental and ethical business start-ups and eco property while preparing my daughter to take on the family investments and ventures.

“My partner is in her early forties and still very focused on her career so can’t retire, and my daughter needs me to be a bit more hands on than a full retiree. In truth, I just don’t feel ready myself — many of the world’s greatest businesses have been founded by over-fifties and I still have that fire to start again.

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“Since Covid my idea of a working day has done a complete 360. Thankfully everyone else is also happy to be on Zoom/Teams/WhatsApp, so being remote is only dependent on the internet, and in Sainte-Maxime there is superb fibre connection. I’ve always been an early riser and, given the extra hour, I can get almost a whole day’s work done before the UK awakes.”

For those dreaming of moving full time to France, entering the hospitality business, especially B&Bs or gîtes, is an ideal way to work part-time in the run-up to full retirement.

“Many clients acknowledge they are too young to take their feet completely off the gas, they need to generate some revenue and keep their minds and bodies active,” says Juliette Bailey of Beaux Villages Immobilier, based in Sarlat, Dordogne. “The Périgord Noir has always offered a rich source of touristic activity, which provides the revenue stream people are looking for, as well as the lifestyle they crave. They’re mostly looking for a main house with a rental opportunity, but I’m finding that this age group is increasingly innovative — bike hire/tours, caravan wintering, walks with alpacas are just a few of the ideas being developed.”





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Mark Friston moved to the pretty town of Eymet in the Dordogne to run a B&B. “I’m not the type to stop work and put my feet up or fill my time with hobbies. On the other hand, life is too short to spend it working full time for other people if I don’t have to,” he says.

“During summer, we’re super-busy with the *chambres d’hôtes* [B&B rooms], but we take time out to enjoy living here too — it’s full on and we burn the candle at both ends. In winter we have time to get on with projects around the house and garden, relax, take proper holidays away from home and make plans for the next season.

“I spend a lot less time doing things that I don’t particularly want to do and I still have enough money to do the things I want. We’re earning less than we used to and, of course, we must deal with the challenges our new life throws at us, but I feel as if I am doing it all on my terms.”





A 16th-century stone house in the Dordogne, 15 miles from Bergerac. Original fireplaces, wooden beams and tiled floors mean the four-bedroom property is cosy in winter and cool in summer — not to mention the new heated pool outside. On the market for €367,021, beauxvillages.com

They chose their area for practical reasons, including the airports at Bergerac and Bordeaux, as well as good-value property prices, which allowed them to upsize to a place big enough for a B&B.

For those who would find hospitality challenging and can't work remotely, there are still options to live in France and work in the UK, but you'll need an accommodating employer and to do your research regarding your tax position.

Although she has a ten-year French residence permit, Val Caven spends about 40 days a year in the UK on a work contract, as well as running a property-management business in France. “We moved to Charente in 2017, when I was 56 and still had much to contribute,” she says. “I like being busy but wanted to do things differently. We wanted an adventure and to experience living in another country while we were still fairly young and active rather than just retiring to a sunlounger.



Mark Friston and his husband, Tom, now run a B&B in Eymet

“I love the busyness of my work trips back to the UK. It’s full on and challenging, it gives me the mental stimulation I need. Then, when I come back, I love ‘doing nothing’, watching the grass grow. Our location is good for my trips back for work in the UK as there are good flight options as well as rail links.”

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If you’re commuting between France and the UK, location is clearly key. “Properties close to the ports are popular, or those with easy access to a regional airport — think Poitiers, Limoges, Carcassonne and Bergerac,” Leggett says. “The TGV is also ideal for semi-retired buyers as they can work on the train. The Eurostar drops them off in Paris, from where they can reach popular spots like Angoulême in around two hours, and there are plans for a direct London-Bordeaux service in 2026.”

Jacqui Reddin-Williams, of Beaux Villages Immobilier’s Jonzac office, has found that about 70 per cent of her buyers, both British and French, now fall into the semi-retired category. “You can get a lot of house for your money here, so that appeals to buyers approaching retirement,” she says. “They can also buy a property with the income potential of a gîte or two to boost their UK pension.”





Sitting in just over an acre of countryside, this honey-coloured three-bedroom Lot-et-Garonne farmhouse oozes charm. Also included is a three-bedroom stone barn, a pool and pool house with kitchen. The department capital of Agen is 20 miles away. On sale for €466,612, beauxvillages.com

Indeed, across southwest France there's something for every budget, from renovation projects at about 60,000 (about £51,000) to large gîte/events properties or châteaux at over a million euros. "Most of our semi-retired buyers are looking between €350,000 and €600,000," Reddin-Williams says, which would buy them an elegant townhouse or renovated country home with land, pool, gîte and outbuildings.

The surprising silver lining to the pandemic has been a more flexible approach to the way we live and work. For Francophile semi-retirees the options are myriad, whether you fancy trying your hand at a new part-time career in France, switching between desks at your UK and French homes, or working fewer hours in the UK and spending your downtime in France. As Lyons says: "It has been a long-term dream, but the pandemic has made it easier work-wise to make the move. I'm looking forward to avoiding the long dark UK winter and building a healthier lifestyle, as well as making fantastic memories with the family."



Two separate houses are included in this sale — a two-bedroom home and a bijou one-bedroom cottage. Both properties have been renovated. The market

Need to know

There are three important aspects of planning a move to France, whether permanently or part-time:

1) Visas (which you'll need if you plan to spend more than 90 days in every 180 days in Europe). Even if you are only thinking of spending half the year in France, it's as easy to apply for a 12-month visa as a six-month one. The major advantage is that it allows you to come and go as you please and can be easily renewed if you decide to stay.

2) Tax liability. If you spend more than 183 days a year in France, you are considered to be a tax resident there and will need to put in a French tax return regardless of how much you have earned. The good news for people approaching retirement is that a 12-month long-stay non-working visa still allows you to be a digital nomad and potentially do some consultancy work remotely for a foreign company. While you are not permitted to set up a consultancy business in France on a visitor visa, you can still do *télétravail* (work from home) for your existing clients.

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3) Healthcare. Private healthcare insurance is obligatory at first, but once you have spent ten months in France on your 12-month long-stay visa, you are entitled to apply for residency (*carte de séjour*) and get access to the French national healthcare system, after which private insurance is no longer required. All of this can be done from France without having to return to your home country.

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