OVERSEAS

Have British gîte owners in France lost their joie de vivre?

Second-homers' hopes of staying longer in the country were dashed in court last month. So is it still worth pursuing a Gallic dream across the Channel?



Le Mas in the Dordogne

unning a gîte used to be the dream for many Brits. Retire, move to France, buy a property with a cottage in the garden, and rent out the gîte to top up your pension. These days, it's more complicated.

Not only do British gîte owners have to get a visa to stay permanently in France, and present detailed business plans when applying, but they may now face a whopping tax rise.

"The current tax scheme most gîte owners are in is for small businesses, which requires very little book-keeping and lower taxes than a landlord would pay to rent out to a local person long term," says Rupert Springfield, co-founder of Gîte Guru, a consultancy that advises expats on how to run a holiday-let business in France.



The Gîte Guru co-founders Rupert Springfield and Franck van der Hooft

"But there is a real shortage of local housing in tourist-saturated areas, so the government is trying to balance things out," Springfield adds. "They wanted to lower the ceiling of how much you can earn under the micro-entrepreneur tax scheme from €188,700 a year turnover to €77,700. But they made a clerical error when they adopted the law in December, which lowered the ceiling down to €15,000. This means anyone earning more than €15,000 must pay a much higher rate of tax on their profit. So now we're all questioning whether we need to change the tax scheme we're in, or wait to see whether the law will be amended. It's just another fly in the ointment after Brexit and Covid."



Le Mas was opened by Springfield and van der Hooft in 2015

There was a glimmer of hope recently that life would be simpler for gîte owners who still live part-time in the UK. In December, a bill was passed that would allow Britons to stay in France for six months a year, instead of the current post-Brexit allowance of 90 days in a 180-day period. But in January a French court rejected the relevant

<u>amendment</u> to the bill. Springfield is hopeful the rules will be relaxed at some point. "Some politicians recognise there is a need to make it easier for Brits in France."

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Springfield, 48, grew up in Wiltshire. In 2015, he opened a gîte, Le Mas, in the Dordogne, with his Dutch husband, Franck van der Hooft, 58. Facing uncertainty after the Brexit vote, Springfield applied for a Dutch passport so he didn't have to worry about residency problems in the EU.

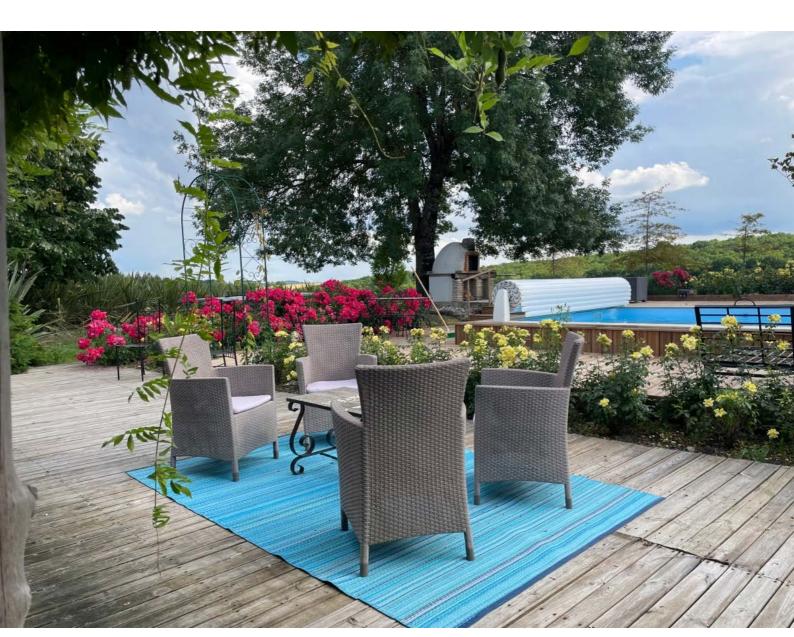


Nicky and Graham Parker own a four-bedroom gîte, Maison du Cluzeau, in Lot-et-Garonne

Two of his <u>Gîte Guru</u> clients, Nicky and Graham Parker, have had to jump through similar hoops to live their dream life. In 2022, inspired by the Channel 4 renovation series *Escape to the Chateau*, they bought

a four-bedroom farmhouse in Lot-et-Garonne, in southwest France, for €1.2 million. Near the medieval village of Lauzun, the property came with a one-bedroom cottage — perfect for Nicky's mother — and a four-bedroom gite, Maison du Cluzeau, which has a swimming pool, stables with horses (riding lessons are available) and 50 acres.

Before moving over from Norfolk, the Parkers applied for the microentrepreneur visa in Graham's name. "As a couple we learnt we would need to have an income of €23,000 per year, and we had to provide a three-year business plan," Nicky, 54, says. "Then Graham had to go to Bordeaux for a complete health check: two x-rays, speak to two doctors and fill in a two-page form about mental health. After that he was going to have to do a French test, and pass level A1 [beginner]. If you don't get a certain score, they give you compulsory French classes: from 200 to 600 hours a year."



This posed a problem for the couple. Graham, a builder, left school at the age of 13. On the French paperwork, he ticked a box that said he had learning difficulties, so the officials at OFII (the French office for immigration and integration) investigated further. "The lady tested him and said he's very badly dyslexic, and there's no way he could learn French in a classroom," Nicky explains.

At first, the couple were terrified their French dreams would go up in smoke, but they were soon reassured. "The people at OFII were absolutely brilliant," Graham, 52, says. "They organised a doctor's certificate for me. They said, don't panic, you don't have to do the French test."

Graham will have to renew the business visa online every year for the next five years, which Nicky says is relatively straightforward — she will have to renew her long-stay visa annually. "After the first year, when you apply for a carte de séjour (residence permit), some people I know [then] get four years straight away," Nicky says. "We've been told that at the end of five years we can apply for a five-year visa, and at the end of that five years we can get a ten-year visa. But everyone's story is different. It seems to depend on the prefecture you're in and the person who is in front of you at the time."



Tom and Emilie Loveless's gîte, Maison Toumassou, in the Dordogne

Tom and Emilie Loveless, two language teachers from Somerset who have a gîte in the Dordogne, have no problems speaking French — Emilie was born there to an English mother and French father. But they're having to navigate a sea of red tape post-Brexit. In 2021, the couple remortgaged their British home and paid €150,000 for Maison Toumassou, a four-bedroom gîte in two acres near Saint Cyprien. The idea was to have a property near Emilie's ageing father and a home for them to retire to in the future.

The property required extensive renovation. The couple would have preferred to travel there for long periods with their two children, nine and seven, to oversee the work. "As a family we're limited by the number of days we can spend there at the moment," Emilie, 41, says. "We hadn't registered our marriage in France — we never saw the need to because of free movement, but now we have to in order for Tom to get his carte de séjour. In order to register the marriage, I first have to travel to Sarlat [also in the Dordogne], where I was born, to get a record of my birth.

"Once we register the marriage, we will receive our livret de famille [a family record book], which I need in order to get my children French passports. To get those passports, I also need to register the birth of my children by visiting the French embassy in London. Tom will then have to apply for a long-stay visa before he can apply for residency. So suddenly what was automatic before is now a really long and complex process."



A restored 13th-century castle with a two-bedroom gîte in Lot-et-Garonne is on the market for €869,200 with Leggett Immobilier International

Despite the byzantine bureaucracy, they have no regrets about buying the property. "We love the place because of the journey we've been on," Tom, 45, says. The couple have half a dozen bookings for their gîte this summer. "Our goal is that we will own the gîte outright and maybe live there. The house needs to pay for itself but I'm optimistic that we'll get there."

Nicky and Graham Parker are similarly upbeat. "We're definitely glad we made the move. We just sit on the patio with a coffee and look at the open countryside and think, wow," Nicky says.

Graham says: "I am British. Cut me in half and you'll find the Union Jack. Everyone thought I would struggle here. But the problems haven't fazed me. Our dogs are living their best lives, with 50 acres to run in and millions of rabbits to chase. Every time I drive up the drive I can't believe I live here."



A ten-bedroom countryside house with a three-bedroom gîte in Vaison-la-Romaine, Vaucluse, is available for €3.4 million with Knight Frank

VIANNEY THIBAUT

He encourages other Britons to ignore the "horror stories" about buying a property in France. "People on Facebook groups exaggerate the bad things. But the people at OFII went out of their way to help me. Everything will fall into place — it just takes a long time here. If you are nice to the officials, they'll be nice to you.

That includes befriending your local mayor, who helped the Parkers to get permission for renovation works.

Springfield advises would-be gîte owners to hire at least two experts: an accountant, to tell you how to register your business and which tax scheme to use, and somebody to help you to get residency and a visa — there has been a rise in "hand-holding companies" who specialise in the latter, he says. The Parkers suggest you get a personal recommendation (they used Eric Donjon from theeuropeanconcierge.com); Springfield, meanwhile, has clients who have applied for visas guided by Valérie Aston (startabusinessinfrance.com).



A six-bedroom chateau with a gîte and watermill in Maine-et-Loire, Pays de la Loire, is on the market for €572,400 with Leggett Immobilier International

Springfield says Airbnbs are increasing "at the speed of light" in France, so new gîte owners need to set themselves apart to succeed. However, he says there is a dearth of four and five-star properties that offer bespoke experiences such as cave tours, massages, truffle hunting and wine tasting, and that the effort involved in buying and running a gîte is worth it.

"If you run a serious business, you can still do really, really well. This is not just a hobby to top up your pension any more. In Dutch there is an expression, 'living like a God in France'. This part of France is stunningly beautiful, with fantastic weather, culture, food, gastronomy and wine. The dream is still the same. You just have to know how to play the game."

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