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Where to buy a beautiful house in France for less than £100,000

Telegraph Money reveals the hidden gems where dream properties are still affordable

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The French Senate has voted to [relax the 90-day rule for British second home owners](#), giving both Francophile travellers and property buyers a cause for optimism.

Yet whether the rules are relaxed or not, our nearest neighbour remains the go-to choice for those who want the ease of driving to their holiday home, along with some of the most

affordable places to buy.

What's more, with British home hunters finding it hard to get a French mortgage on properties below €300,000, [not to mention higher interest rates in both countries](#), agents report stronger demand for lower-value homes from cash buyers than the “squeezed middle” market.

The most searched-for locations on the portal Rightmove during October and November were Normandy, Dordogne, Brittany, Poitou-Charentes and Languedoc-Roussillon, all of which can offer great affordability.

Here's proof that you don't need to head into deepest rural France to find pretty village houses with a budget of around £100,000 (€115k).

Lower Normandy/Mayenne

Accessible, affordable and with a wide variety of properties to suit all tastes, Normandy remains a favourite with British buyers. Tourist attractions such as the D-Day beaches, Bayeux and Mont-Saint-Michel Bay [make this a great location for rentals too](#).



CREDIT: Iakov Filimonov / Alamy Stock Photo

Avoid the pricey coastal locations and drive 40-60 minutes inland to the market town of Gorron and the historic Saint-Hilaire-du-Harcouët – an area bordering the department of Mayenne but close to the Breton capital of Rennes and the ferry ports of St Malo and Caen.

A small habitable village property or a larger rural renovation can still be found for below €50,000 but be prepared to do some serious updating.

For €115,000 you can expect to get a two/three-bedroom property with a garden. There's even one for sale right now with a lake in a hamlet near Gorron for €112,230 (through Cle France).

Northern Charente



The northern Charente is a great base from which to drive to the Atlantic coast and visit historic cities | CREDIT: Mehdi33300 / Alamy Stock Photo

Rivalling the Dordogne for the most popular patch of southwest France among British residents, the Poitou-Charentes still offers good value for money, and the second-best climate after the South of France.

The northern Charente, where it borders the department of Deux-Sèvres (another area worth exploring), is a great base from which to drive to the Atlantic coast and historic cities like Angouleme, Niort, Saintes, La Rochelle and Cognac.

Around four hours' drive from the nearest ferry ports, it's also easily reached by four several airports.

Take Ruffec, a popular market town, surrounded by forests and fields of sunflowers and the typical Charentaise honey-coloured stone houses with sky-blue shutters.

You can find fixer-uppers for less than €80,000, but €95,000 to €105,000 will get you or a two/three-bedroom property with a garden close to a village, says James Rolt, regional sales director at Beaux Villages.

“Whilst Ruffec has all the amenities you need, there is plenty to do in the area with walking, cycling being very popular and also kayaking and paddle boarding,” he says.

The agent has a four-bedroom property for sale that is ready renovated, with barns at €84,000.

Central Brittany

Taking up a third of the French coastline, with rugged cliffs, bays and sandy beaches, Brittany is a sunnier version of Cornwall with properties a fraction of the price.



Central Brittany which is a great base from which to explore the whole region | CREDIT: Ian Dagnall / Alamy Stock Photo

This is especially true of Central Brittany, which is a great base from which to explore the whole region and €115,000 is a typical budget, says Lisa Greene, regional director of Leggett Immobilier.

Yet it also has lakes, and Greene suggests Glomel, sitting between two lakes, is a good base, with shops, places to eat and water sports, and 10 minutes to the larger Rostrenen which has supermarkets, cinema and many restaurants.

“On a sunny day, if you fancy the beach, you can be on either the north or south coast in just over an hour.”

For under £100,000 you can expect to find a two/three-bedroom house and have a little left over to improve it. For sale through the agent at €67,500 is a two-bedroom stone house with pretty blue shutters.

Haute-Vienne, Limousin

Much of the Limousin region in south-central France is sparsely populated, but the key is finding parts that are more easily accessed – and plenty of buyers have been doing that.

The lovely medieval market town of Bellac has become a hotspot with bargain hunters with its artisan shops, restaurants and festivals.



Much of the Limousin region in south-central France is sparsely populated | CREDIT: Photononstop / Alamy Stock Photo

Reached by TGV from Paris in under three hours, or 38 minutes to Limoges, from where there are flights to the UK, or Poitiers.

Nearby there are river walks along the River Vincou up into the Monts de Blond hills or boating on the lake of Saint-Pardoux.

Chris Summers, property consultant at Beaux Villages, says: “Prices start around €75,000 for a ready-to-move-into, three-bed detached property about 15 minutes from Bellac, or

you will pay €85,000 for a village property.”

The agent is selling a pretty two-bed cottage with a barn for €96,000.

Pézenas, Occitanie

Without the cachet of the Cote d’Azur or Provence, a much-reduced influx of wealthy international buyers has kept prices real in the Languedoc.



Pézenas has a 'South of France' feel | CREDIT: Hemis / Alamy Stock Photo

Yet it ticks boxes for those looking for a holiday home offering a real “South of France” feel, with historic villages, easy access to the coast and Lac du Salagou, a huge lake with its own beaches.

“Using Pézenas as a centre, you are within an hour’s drive of whatever you need,” says Simon Kerridge, of Languedoc Property Finders.

“The Cap d’Agde area has around 14km of golden sandy beaches, including upmarket beach clubs, nature lovers can explore Languedoc Regional Parc, and there’s the city buzz of Montpellier.”

Béziers airport (30 minutes) is even nearer than Montpellier. Mr Kerridge says €115,000 will buy you an apartment in the historic town of Pézenas, or a larger house inland.

Amongst the nicest villages around are Cazouls-d’Hérault, Caux, Tourbes, Nezignan-l’Eveque and Neffies.

There’s currently a pretty renovated two-bedroom village house for sale in medieval Puimisson for €99,000 (through French-property.com).

French properties for sale for less than £100,000



Northern Dordogne

The Dordogne remains a much-loved tranche of southwest France but if you are priced out of the fashionable area around Sarlat or Bergerac, look north to find better value.

The towns and villages of the Perigord-Limousin regional natural park, that straddles two departments, are traditional and quintessentially French – or *France profonde*.



The towns and villages of the Perigord-Limousin regional natural park are quintessentially French | CREDIT: Iakov Filimonov / Alamy Stock Photo

There’s the beautiful town of Brantôme, canoeing on the River Dronne, and it’s all around 40 minutes from Limoges airport.

“The lifestyle is very rural, laid-back, with lots of outdoor living and peace and quiet,” says Helen Dawson, of agent Beaux Villages.

“People come for the scenery, and Piégut-Pluviers is a good base: it’s famous for its ancient Wednesday market selling organic produce but is also a very welcoming town with everything you need and lots of different nationalities living there.”

You will pay around €95,000 for a two-bedroom renovated village property with garden or €115,000 for a three-bedroom home near to a town.

Mazamet, Tarn

For dramatic beauty in southern France, great outdoor pursuits and the Unesco walled city of Carcassonne within easy reach, look to the area around the town of Mazamet, a former textile town where Napoleon’s uniforms were made.

At the foot of the Montagne Noire (Black Mountains) and surrounded by lakes, medieval villages and a few vineyards the area is a year-round playground of cyclists and nature lovers.

Foodies will love the three weekly street markets in Mazamet – in the summer there’s one where 200 people sit down to feast on local produce. Access is via Toulouse airport (90 minutes) but it’s also only three hours to skiing in the Pyrenees or 2.5 hrs to the Costa Brava.



Mazamet is a former textile town where Napoleon’s uniforms were made | CREDIT: J. Pie / Alamy Stock Photo

“You can find lots of cheap property in the town’s old warehouses, even maison de maître [double-fronted bourgeois house] for low prices,” says Sonja Marks-Terrey, of Leggett Immobilier.

The agent is selling a three-bedroom terraced house, requiring an easy facelift for €89,000, or a four-bedroom home in need of an update is for sale at €109,000 ([green-acres.com](#)).

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