

Once again, we are with one of our regular contributors, Michael Taylor, from the French estate agency, Properties in France. Hello Michael, we did say that today we would look at the subject of renovating a property. Do you get many clients who want to renovate?

Hello again, you know it is fascinating how the dynamics of the French property market have changed over the last few years.

A few years back, in the late 80s and early 90s, the thrust of the market was for Brits to buy a little hideaway in rural France. A retreat from the pressures of work and everything else that comes with living in the UK. They were happy for their new secondary home to be a little run down, that was all part of the charm. OK, the property might need a little DIY – that was not a problem, providing it had electricity, running water and a sewerage system.

Often, you would often see owners boarding the ferry at Portsmouth or Dover, with a van or trailer stacked to the gunnels with plasterboard, timber and everything else associated with doing it yourself. Mostly they bought their materials in the UK – let us be honest, buying DIY stuff in France fifteen years ago was nigh on impossible. It is only in the last six years that the French themselves have discovered DIY and we have seen the emergence of the UK equivalent of B&Q or Homebase, here in France.

That was then.....Now, things are different.

Recently we have seen a trend in buying for investment and buying for permanent residence.

Both buying decisions highlight your question. If you are going to own a property in France either to live in or as an investment, the need to renovate or improve is likely to be an absolute requirement, unless you are buying new build.

So, many of our clients find the idea of renovation appealing but also intimidating!

Is it as complex as we are led to believe?

I do not think it is any more difficult than the UK except that the challenges are different.

Probably the biggest hurdle for most British clients is the language. Even for those who have a working knowledge of French.

Planning rules differ considerably to the UK. Not all work requires planning permission. It is not so much a minefield more a maze of differing rules depending on the location of the property and the department it resides in. The local mayor as well can be a great influence on what can, and cannot be done.

For example, you do not need planning permission for any internal work that you wish to undertake. This includes installing new bathrooms, new bedrooms in the loft, repositioning kitchens and so on. Most British clients do not understand this. The only permission that is required is a work permit, which is very easy to get, from the local mayor's office (known as the mairie).

Putting windows into a property is a little more confusing. Where there is an existing window or door that has been bricked up, these can be re-opened without any problems. However, where new windows, on the main exterior walls, are required and these may look onto another property, then permission is required.

However, veluxes in the roof are normally not a problem.

For those who want to extend a property, if it is an increase of less than 20 square meters of the footprint of the existing property, then only top line permission is required. Anything above this will require planning permission, including the submission of architect's drawings and all the necessary paperwork – inevitable in France in the same way as it is in the UK.

For those who have plans to convert a barn into accommodation, this requires a change of use certificate, again obtainable from the local marie. Normally, it will also require architect's drawings and a full submission.

Now, here is a big difference to the UK. Upon submitting your application for planning permission, along with the appropriate drawings you will receive a certificate from the planning department that acknowledges your application and states that if your file has not been dealt with within normally three months of the issue date of the certificate, then you may commence work.

It is a culture of respect, you have completed the formal process and if the planning department cannot show you the same courtesy by completing their process in due time, then the permission is granted by default.

So, from what you are saying it is not so bad as many people think?

I have already hinted at the one of the biggest hurdles and that is the language. Completing the planning application is normally easy, as the architect will do this for you. Commissioning the work is a little more of a challenge.

General builders are hard to find in many areas of France. This is a country of skilled building trades. A plumber is a plumber; a roofer is a roofer and so on.

Selecting the artisans who will work on your building project and then managing their work schedule is often a major cause of frustration for British buyers who have little knowledge of the language and reside the other side of the English Channel.

It is in this area that the horror stories can emerge and I think many of the TV programmes that feature the problems that people have in renovating a property, focus on those who have chosen to manage the project themselves.

It is my own experience that most French artisans are highly professional and very courteous. In our area, they are used to working for non-resident clients and are very accommodating. However, there is only so much that you can do when you are 500 miles away.

Most French artisans work on a number of jobs at the same time and it is a balancing act to get the work done. Invariably when commissioning the artisan, you are not paying for exclusivity and

this has to be borne in mind. In addition, in commissioning a range of artisans it is necessary to get the work schedule right. There is little point in the plumber turning up before the walls are built.

There is a simple solution. Over here, we have what is called a Maitre d'Oeuvre. A simple translation would be a building project manager. These guys are critical to managing a work programme and carry a lot of weight and influence in France.

Employing one of these to manage the project from conception through to finish is, in my opinion, absolutely essential. They will recommend an architect, if one is needed, complete all the formal paperwork, if planning permission is required. Secure the work permit and commission the artisans. They will agree the materials to be bought. They will commission the artisans to raise their formal estimates (known as devis) and they will then manage the project from both a cost and time point of view.

I want to go back to my consistent theme of a culture of respect.

Again my own experiences and that of many of our clients is that the formal estimates are fixed. In other words, if the specification is not changed then the price remains the same. These estimates are raised by the artisans after a thorough inspection of the property and briefing from the maitre d'oeuvre.

They are presented to you for signature. Upon signing, you have agreed to pay the artisan for the work and he has agreed to undertake the work as described. If, during the course of doing the work, a problem arises which they should have anticipated – that is their problem not yours. They will undertake to put it right at their cost not yours.

I will give you a classic example. A client who recently bought from us, and had a fairly big renovation project.

Part of the project required the old rendering on the external walls to be replaced with new. The mason had raised his devis based upon this instruction. However, when he started to remove the rendering he discovered that the quality of the limestone beneath was exceptional. He did not want to re-render the house, he wanted to reveal the stone and re-point the walls. Now clearly, there was a big difference in cost. However, he said that this was

his trade and his pride in his job and that he would do it for the price that had already been agreed with the owner.

Understandably, our client agreed and I have to say that the house looks quite stunning as a result and is also a showpiece for the mason who has done a remarkable job.

It is nice to hear that things do go according to plan and that you do not put your wallet at risk when work needs to be done.

Ah,... that is a good point. Let us deal with the cost of renovating.

The simple message here is do not let your heart rule your head. Getting carried away with the choice of materials such as tiling, bathroom and kitchen fittings, to name a few, can turn an investment into a cash hole.

I had one client who spent 25,000 euros on having a beautiful tiled floor laid throughout her property. When she came to sell it, she could not recover the money she had spent on this item and the expensive ceramic bathroom she had fitted. She could have spent 8,000 euros on the tiles, thereby saving 17,000 euros and achieved the same effect.

It is only a small example of how the heart can rule the wallet, but it highlights the trap that we can all easily fall into. Obviously, we want our homes to look good. However, there are ways of going about it, especially if you are considering the property as a short-term investment and plan to sell it within three years of completing the work.

The same goes for swimming pools. 50,000 euros spent on a pool with a nice patio surrounding it, is unlikely to be recovered in a sale within five years of installation. The pool does add value to the property but not to the extent that most people imagine.

Okay, so we have the need for caution and the need for vigilance in managing the project. Say I bought a property through you and wanted a renovation. What would be my easiest way of achieving my end goal?

Well, last year we launched a service for our clients called PIFBUILD, which is designed to take the hassle out of managing your building or renovation project.

What this means is that we will:

- Assign a project co-ordinator who will liaise with the building project manager
- This co-ordinator acts as the intermediary and translator in all discussions with the French building project manager and the artisans
- The co-ordinator will provide overall management of the project ensuring that it is delivered on time and on budget
- It means that the client can be confident that the work is being done and can have regular monthly updates from the co-ordinator, who is on the spot and regularly visiting the site
- It also means that any revisions to the work programme or the specifications can be handled by the co-ordinator rather than having the client to make a special journey over to explain the changes, which is both costly and time consuming
- The co-ordinator will also make recommendations where he thinks that savings can be made on changes to the specification

That sounds like a good idea. Have you handled many of these projects?

About ten this year, so far!

Perhaps our biggest this year was a 200,000 euros renovation of an old ruin. The client purchased the property at the beginning of the year and asked us to manage the renovation project.

What he wanted to do was return the 200-year-old house to its former grandeur, paying particular attention to the façade. Create two bedrooms – there were none in the original property- two bathrooms – do not even go there – and renovate the large tuffeau fireplace in the lounge and expose feature walls throughout the property. The house needed new electrics and plumbing throughout and many of the internal walls needed reworking and new woodwork throughout.

Then, he wanted to do the same thing with the barn and raise the height of the roof at the same time.

His idea was to create two properties that would suit the luxury holiday rental market.

We had an architect draw up the plans and made our submission. Planning permission was granted in early April. The artisans were commissioned and work commenced in late April, early May.

The work involved artisans across all trades and was scheduled for completion in October. We signed-off the work programme on the main house at the end of October and the barn followed two weeks later.

We have a very happy client, a beautiful renovation project and two lovely holiday rental properties to look after, as a result.

It's a big subject and we are running out of time. Any last thoughts Michael?

It is a big subject, without doubt. But it is not as daunting as most people think. Like all things, if you are going to do it right then you need to plan it well. There are plenty of people on the ground who can help and the key, in my opinion, is to have a professional co-ordinator, someone like a building project manager - a maitre d'oeuvre, or someone like us to take care of things.

The only other thing to reinforce is that grandiose ideas are mostly likely costly and often do not add comparable value to the property. This is very important to remember if you are buying and converting for the holiday rental market or as a short term investment.

That's it really. I would be very happy to hear from listeners who have problems or who are considering a renovation and wondering how they should go about it. And maybe, in a future programme, we can answer some of their questions on the air.

As always, a big thank you Michael. A very interesting subject and one I am sure we will return to.