

More MYTH

Understandings

PART TWO

In the second part of our two-part series, **Ruth Wood** bids adieu to some of the stereotypes about French culture and dispels a few French property myths

We all know the French are rude but stylish carnivores who don't like foreigners and have no sense of humour just as we Brits are all binge-drinking cheapskate prudes with an innate sense of fair play. They have Chanel and smoking; we have Shakespeare and obesity. We say "potato". They say "apple of the earth".

The only problem is that none of this (except knowing how to say 'pomme de terre') is very helpful when you buy a place in France and move next-door to a friendly vegetarian with questionable dress-sense. So this month we're revisiting some of the cultural stereotypes that could stop you making the move to France or building a fulfilling life once you're there. And while we're at it we'll look at some of the common misconceptions around the nitty gritty of buying a French property.



MYTH: The French are not as friendly/welcoming/tolerant as us

Look away now if you're touchy about this political

hot *pomme de terre*. France is not the friendliest or most welcoming place on earth, according to rankings compiled annually by the world's biggest expat network InterNations. And neither is Britain. In the network's *Expat Insider 2017* report, France was ranked 53rd out of 65 countries for friendliness towards expats while the UK was only one notch above in 52nd place.

So far, so uninspiring. But these rankings are based on a survey of just 13,000 expats living across the world, not just in France. So let's dig a little deeper. In a 2015 European Commission study, citizens were asked how comfortable they

would feel if one of their children was in a loving relationship with someone who was black, white, Asian, Jewish, Christian, Muslim, disabled or LGBT. The responses show that the French and British broadly feel the same way as each other and are among the most relaxed citizens in Europe about people who come from different backgrounds.

The year of this survey two Islamist terror attacks shook Paris to its core. Following the attacks, Yougov polls found a hardening of British attitudes towards accepting more Syrian refugees but no such hardening in France. Indeed, immigration is the "main worry" for just 3.8% of French people, according to the National Consultative Commission on Human Rights. Perhaps this partly explains why, in the second round of the recent French presidential elections, nationalist candidate Marine Le Pen lost in every department but Pas-de-Calais and Aisne in Hauts-de-France.

Returning to the *Expat Insider* report above, it's telling that language issues were one of the main reasons why expats felt unwelcome. Yet when it comes to immigration to the UK, Brits feel passionately that incomers should have a good command of English, according to the *European Social Survey 2014*. So as long as we practise what we preach, we should be fine.

This certainly rings true for Julie Savill and her British colleagues at Beaux Villages

Immobilier, an estate agency with offices across the south of France.

"A little Franglais goes a long way to breaking any ice and if you can have a laugh with someone (even at the expense of your poor French) that's how friendships can be forged," she said. "We have all been welcomed in our communities and many of the *maires* are very proud and supportive of their integrated, multinational communities. I think this is just one of those urban myths that have floated around for years without being challenged."

MYTH: The French don't have a sense of humour

Haha! Good one, chuckles Charles Smallwood, of Agence L'Union estate agency in Tarn-et-Garonne. "The French have a similar and excellent sense of humour and are happy to relate to Brits, especially if they speak some or (better still) lots of the French language," he points out.

Among the comedians loved in France is British stand-up Eddie Izzard, who delivers his shows in French when touring in the country and attracts large audiences, even selling out at the iconic Olympia theatre in Paris.

Homegrown comedy legends include the late great Coluche and Pierre Desproges as well as the irreverent Jean-Marie Bigard and Franck Dubosc. More current comedians include

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“Frenchness literally means frankness; the Franks were ‘freemen’ whose name has become synonymous with candidness and sincerity”

Gad Elmaleh (the so-called Seinfeld of France) Jamel Debbouze, satirist Stéphane Guillon (known for his Nicolas Sarkozy impersonation), Florence Foresti and Anne Roumanoff, both known for their one-woman shows.

MYTH: The French are rude and unhelpful

Could it be that *la politesse* is a mystery to the culture that exported the word to us, along with ‘rude’, ‘etiquette’, ‘chivalry’, ‘civil’, ‘faux pas’ and ‘manners’? Or is it more likely that notions of politeness simply evolve differently in different countries? Jumping a queue is a terrible sin in Britain whereas in France it’s deeply offensive to start a conversation without saying “*bonjour*”. Never bring your British host lilies unless they have lost a loved one and never bring your French host chrysanthemums for the same reason.

Of course, it’s easy to learn and follow such Entente Cordiale-smoothing rules as these. What’s more challenging, perhaps, is understanding and dealing with more deep-rooted cultural differences. For example, in British culture it’s polite to apologise for things that are not your fault and to economise on the truth in order to avoid causing offence. Frenchness, by contrast, literally means frankness. The Germanic tribal people who conquered Romano-Celtic northern Gaul 2,500 years ago were called Franks because they were ‘freemen’ and their name has become synonymous with candidness, outspokenness and sincerity.

It’s not rude in France to reply to a question or request with an abrupt “*non*”, however abrasive it sounds to British ears. One way to deal with a “*non*”, according to Mark Sayers, of Languedoc-Roussillon-based Artaxa estate agency, is simply to ignore it and act as if the response was positive. Another is to adhere to a ‘if at first you don’t succeed, try, try and try again’ policy.

It’s sometimes said that the French like to pretend they can’t speak English and then, only after you’ve thoroughly embarrassed yourself with your Franglais, answer in almost perfect English. An example of French unhelpfulness? Jeremy Hobson, our France-based countryside columnist, thinks not. “While that may be the experiences of a few expats in France, in our area – very rural, populated by mainly farmers/viticulturnists – a great many really can’t understand or speak a single word. And why should they? It’s up to us to learn their language!”



MYTH: Buying privately will save us money

“People often think buying privately will save money on agency fees, but this misses the point

of what an agency actually does to earn its fees. It is very easy to get lost – with substantial financial repercussions – in an alien conveyancing system. Without an agency liaising between both parties and the *notaire(s)*, a significant number of private sales fall through. Agencies also usually assist with all sorts of other issues which would be totally out of the remit of a UK agent, such as finance, planning permissions, utility contracts, insurance and so on.

“More than this, it is perfectly possible that an agency will be able to negotiate a much better deal. One client we worked with decided to buy privately a particular house that we had on our portfolio. If they had come through us they would have been able to shave a further €30,000 off the price – equivalent to both the agency fee and the *notaire* fee.”

Charles Miller, Charente Immobilier

MYTH: The deposit is 10% and the notaire’s fees are 10%

“There is no fixed amount for a deposit and in my experience a 5% deposit is much more common. There’s actually no legal requirement for the buyer to pay a deposit at all and if the vendor is in agreement it can be waived altogether. My advice if the deposit is to be waived, however, is to make sure that the *compromis de vente* contains a penalty clause stipulating that if the buyer or seller were to withdraw without good reason, they would owe the other party a percentage of the sale price. In the case of a penalty clause, 10% is not uncommon.

“When it comes to the *notaire*’s fees, it’s a common misconception that the *notaire* receives all of these fees. The term refers to the amount that the *notaire* receives, together with the taxes that he or she collects on behalf of the government. The *notaire* actually receives around 1.5% of the sale price. The total fees are calculated on a sliding scale – the higher the value of the house, the lower the percentage of the



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fees and in reality any purchase above around €60,000 is likely to attract *notaire*’s fees of less than 10%.”

Mark Sayers, Artaxa real estate agency

MYTH: The notaire acts on behalf of both parties

“Actually, a *notaire* acts on behalf of the state and is not obliged – indeed is not allowed – to advise either the seller or the buyer. If a problem arises during the purchase process, a *notaire* is obliged to stop and invite the parties to go away and settle their differences; they will pull the shutters down on the transaction until the problem has been resolved.

“A *notaire* will assess and explain what is in a contract, but it’s not necessarily their job to advise on issues that might perhaps be better included in the contract that aren’t at the moment – things that might be in the best interest of one or both parties.

“A solicitor’s job, in contrast, is to say ‘there should be an X or Y in the contract and you could probably negotiate a Z’, which is why solicitors and *notaires* often work together.

“My job is to go through the documentation and check what’s missing as well as what’s there, and check my client’s understanding on rights across land, for example, or on inheritance tax and succession planning.”

Matthew Cameron, Ashtons Legal

MYTH: Booking a removal company is the final job to do

“You can never be too prepared when booking a removal company. We would recommend contacting a removal company between four and 12 weeks prior to your move if you can. Giving more notice on your upcoming move is never a bad thing, and getting a professional quotation done early can help you budget for your move.”

Gary Burke, Burke Brothers overseas removals and shipping ■

