

F.R.O.G.

FOREIGN RESIDENTS ORGANISATION GUIDE

Settle in Aquitaine



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Editorial

Some 24 years ago, I arrived in the Dordogne, a region of Aquitaine, as did so many other British families, well decided to take early retirement but with a project in mind, renovate an old farmhouse. As we had been in the hospitality industry we also thought we would operate a number of gites.

Had we a realistic plan for the future, the answer is categorically no.

Although I spoke reasonable French it very quickly became apparent that the administrative systems were not the same as in the UK so we sought information from various sources in a haphazard manor. No dedicated organization or manual to help us settle in our new country.

After a year of enjoying renovating our house my wife Carole decided enough was enough and strongly advised me to begin the search for a job. Apparently I had become difficult to live with 7 days a week!!!

A chance meeting with the Director of education and training for the Chamber of Commerce and Industry, enabled me to obtain employment thus preventing us from entering what could have been a rather turbulent period of our lives in France. The rest is history as I went on to manage both of the Chamber's hospitality schools for the next 22 years.

On retiring from employment as Co Director of l'Ecole de Savignac, I was offered the possibility to establish the agency of the Franco British Chamber of Commerce and Industry for the Dordogne-Périgord region. Along with many members of my network I now assist British people to successfully settle in the region and also promote the assets of Dordogne Périgord in the UK.

Given the time to reflect on my personal experience and taking into account the pros and cons of settling in this rural part of France, it soon became apparent that we desperately needed an informative document in English available on line. With the help of a number of people we set to work collating most of the essential information required. I would particularly like to thank Jurina Longis-Green and MC Estate Planning for their implication. The result of our work is now available on line in a document abbreviated to FROG (Foreign Residents Organizational Guide). We sincerely hope this guide will enable individuals and professionals to settle down more easily in magnificent Aquitaine.

Roger Haigh

*Franco-British Chamber of Commerce and Industry
Delegate Dordogne*



FBCCI

The one-stop solution !

The Franco-British Chamber of Commerce and Industry provides business opportunities through our global network.

Founded in 1873 and with a membership network of over 700 companies and organisations, the Chamber is the principal voice of the Franco-British business community in France.

The Chamber's objectives are :

- ▶ To promote business trade between the UK and France
- ▶ To drive and promote the Franco-British business community
- ▶ To help its members to promote and develop their activity in France and in the UK
- ▶ To provide members with information and expertise via its network of specialists.



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Welcome

Welcome to AQUITAINE, France's third largest region, boasting an impressive:

- ▶ 250km of Atlantic **coastline**,
- ▶ 145,000 hectares of **vineyards**,
- ▶ 400,000 years of **history** in the Vézère Valley,
- ▶ 200 km of **pine forest** striding down the coast,
- ▶ and 110 km of **Pyrenées mountains** from the Basque country to Pau.

With over **3.2 million inhabitants** and the Gironde being the most densely populated, most expats have chosen the Dordogne but many have also decided to settle in the other “départements”.

Aquitaine has been attracting expats for decades due to the **lifestyle** it offers. From the ski resorts in the Pyrénées-Atlantiques, to the beaches along the coast, and to Dordogne Perigord rich in history and wildlife.



01. ARRIVAL IN AQUITAINE

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Basic steps when you arrive

As soon as you arrive in France, it is advisable to inform several administrations of your arrival, especially :

- ▶ The town hall (mairie)
- ▶ The post office (La Poste)
- ▶ The school if you have children

For the water, electricity, gas, telephone supplies, you must contact all the different access providers. It is much easier if you have the previous occupant's references; ask for a copy of the last bill for each supplier, which will have the contact and contract reference numbers on it.

If this information is not available, your local Mairie will be able to advise you.

It is important to know that most formal/ legal procedures require a certain amount of documents. However, always refer to or ask prior to sending or visiting different organizations as there might be extra documents required. A basis though is usually:

- ▶ Proof of ID (passport or carte de séjour)
- ▶ Proof of residence (a utility bill no older than 3 months)





02. VISAS & NATURALISATION

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Two types of visas exist for non EU nationals

The short stay visa “**visa de court séjour**” enables the holder free passage within the Schengen countries for a maximum of 90 days.

These can be in the form of single or multiple entries and do not authorize residence in France. In exceptional cases this visa can be extended but this must be done with the préfecture in the “**department**” where you live. This visa is obtained from the French consulate in your country of departure.

A long stay visa “**visa de long séjour**” is when the period required exceeds 90 days. The principle motives for this type of visa are for students, work and to reunite families. This type of visa must be requested at the French consulate in the country that you will be leaving. The holders of a long stay visa must make contact with the préfecture in order to obtain a “**carte de séjour**” in the 2 months following their arrival in France.

Country	Ordinary Passport	Service Passport	Diplomatic Passport	Other
South Africa	V			
Australia				
Canada				
USA				
Fiji	V		V	
Ghana	V	V	V	
British Virgin Islands	V		V	
India	V	V	V	
Ireland				EU
Kenya	V		V	
Lesotho	V		V	
Liberia	V	V	V	
Malawi	V	V	V	
Mauritius				
Namibia	V	V		
Nigeria	V	V	V	
New Zeland				
Pakistan	V	V	V	
UK				EU
Sudan	V	V	V	
Swaziland	V		V	
Tonga	V	V	V	
Zambia	V		V	
Zimbabwe	V	V	V	

Key: V stands for “visa required” under the various passport caterogies



The border police

The Frontier Police are an entity within the National Police in charge of combatting illegal immigration. There is a service in the Gironde and the Pyrénées Atlantiques, which covers the whole of the Aquitaine.

Naturalisation by decree

Any individual with a foreign nationality has the right to obtain French nationality through the process of naturalization by decree. This request consists of a double examination with regards to receivability (civil code) and opportunity (conditions imposed by the government). The legal conditions are the following:

- ▶ Be in possession of a **“titre de séjour”** (limited residence permit) with the exception of the European Economic Community
- ▶ Reside continuously or regularly in France over the period of the last 5 years
- ▶ Have immediate family in France (spouse and children)
- ▶ Have material interests in France (source of income)
- ▶ To be able to comfortably converse in French
- ▶ Adhere and understand the rules and values of the French Republic
- ▶ Be an individual of good conduct and sound moral character

Exceptions:

The period of residence is reduced from 5 years to 2 years if the

candidate has spent 2 years studying within higher education in France.

The delay is waived if:

- ▶ The applicant originates from a country where the official language is French and his or her maternal language is French or he or she can show proof of having spent a minimum 5 years at a French language learning establishment.
- ▶ The applicant was born before independence in a country that was previously a French sovereignty.
- ▶ The applicant is a refugee.
- ▶ The application for naturalization by decree is made at the préfecture in the “département” in which you reside.

Naturalisation by marriage

Any person with a foreign nationality who marries a person with a French nationality and has been married for at least 4 years and resided in France for 3 years has the right to apply for French nationality.

It is necessary that the spouse has French nationality at the time of the marriage.

This application for naturalization by marriage is made at the préfecture in the “département” in which you reside.

Minors

- ▶ Minors whose parents are French nationals through naturalization become French at the same time as the parents.

- ▶ A child born in France to parents of foreign nationality will have the opportunity to have French nationality once the child turns 18 years of age and has continued to reside in France either continuously or discontinuously from 5 years of age to 11 years of age (article 21-7 du code civil).

Contacts

www.gironde.gouv.fr

www.dordogne.gouv.fr

www.lot-et-garonne.gouv.fr

www.landes.gouv.fr

www.pyrenees-atlantiques.gouv.fr



03. DRIVING IN FRANCE

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Driving in France is an absolute pleasure, the motorways are in excellent condition and the vast network of roads enables locals and visitors access to all the regions in France. There are certain conditions that need to be followed and respected.

Registration/licensing of vehicles purchased in Aquitaine

If you purchase a vehicle in France you will need to obtain a registration/licensing certificate (certificat d'immatriculation) for the vehicle. This can be done at the préfecture in the “**département**” in which you reside

Changing address

If you happen to change address the registration certificate needs to be updated within a month. You will need the following:

- ▶ Registration certificate
- ▶ A valid roadworthy control test document (**contrôle technique**)
- ▶ A valid identity document
- ▶ Proof of residence for the new address
- ▶ Registration certificate document filled in and signed

Lost or stolen registration certificates

In the case of a lost or stolen registration certificate the first step is to report this to your local police station to obtain an official declaration of loss or theft that will be valid for 1 month.


To obtain a duplicate registration certificate the following needs to be provided:

- ▶ The declaration obtained from the police stating that it was lost or stolen
- ▶ A roadworthy control test if the vehicle is older than 4 years
- ▶ A valid identity document
- ▶ Proof of residence in the form of a utility bill appertaining to the last 6 months
- ▶ Registration certificate document completed and signed.

Buying a vehicle locally

When buying a vehicle locally you will have a month to transfer the registration certificate into your name. The following documents are needed:

- ▶ The registration certificate
- ▶ The “**cession**” certificate (bill of sale) filled in and signed by the previous owner
- ▶ A roadworthy control test document issued within the last 6 months, if the vehicle is over 4 years old

- 
- ▶ Registration certificate document filled in and signed by the purchaser.
 - ▶ A valid passport or identity document for the purchaser
 - ▶ Proof of residence in the form of a utility bill appertaining to the last 6 months
 - ▶ Payment of the registration certificate, the cost is determined by the vehicle's engine rating power ("**Puissance administrative**" P.6 on the **carte grise**) and age.

You can find out how much it will cost by going to the following address:

https://siv.interieur.gouv.fr/map-usg-ui/do/simtax_calculer

Registration of foreign vehicles

To register a foreign vehicle purchased outside of France, there are two scenarios:

Vehicles purchased within the EU

The following documents will be needed:

- ▶ The original registration/licensing certificate
- ▶ A tax declaration from the local tax revenue services
- ▶ A roadworthy control test document issued within the last 3 months, if the vehicle is over 4 years old
- ▶ A bill of sale stating where and when the vehicle was purchased

- ▶ A valid passport or identity document
- ▶ Proof of residence in the form of a utility bill appertaining to the last 3 months
- ▶ The required document for registration of the vehicule completed and signed (available from the préfecture or sous-préfecture)
- ▶ Payment of the registration certificate, the amount is determined by the vehicle type.
- ▶ Payment of a pollution tax (Ecotax) determined by the Co² rating of the vehicule from 0 to 8 000 euros.

Vehicles coming from outside the EU

The documents required are the same as for the above except for the following:

- ▶ A tax document that needs to be obtained from the customs services (custom certificate) and not from the tax revenue services.
- ▶ A French roadworthy control certificate. (**contrôle technique**)



Licences

Using a foreign drivers licence in France (non EU)

If you have a driver's licence, issued outside of the EU, it has to comply with the following conditions irrespective of your nationality:

- ▶ You must be 18 years of age or older
- ▶ Your driver's licence must be valid
- ▶ It must be written in French or be accompanied by an official translation
- ▶ All restrictions, medical notes listed on your license must be adhered to.
- ▶ Your non-European driver's licence can be used for up to one year AFTER confirmation of your being a French resident. (one year after you receiving your Titre de Séjour or long stay visa)

After this period your foreign driver's licence can be exchanged for a French driver's license.

It is important to note that if this is not done within the one year limit allocated you will have to retake your driving licence test that will be both costly and time consuming.

Please note that If you have a "carte de séjour étudiant", "travailleur saisonnier", "travailleur temporaire" with a validity inferior to 185 days or a "récépisse de demande de titre de séjour" you will not be allowed to change your driver's license.

- ▶ Also note that the country that issued your driver's licence must have an agreement with the French authorities to enable this exchange to take place.

Using a valid EU issued driving licence in France

An EU-member state driver's licence is valid in France provided the following conditions are respected:

- ▶ The licence is valid in the country of issue
- ▶ The driver is 18 years of age or older
- ▶ The licence mentions whether a person wears prescription glasses, or is licensed to drive an adapted vehicle
- ▶ The driver has not been suspended or barred from driving in the country that issued the licence
- ▶ The licence was not issued while the person was barred from being issued a license in France
- ▶ An exchange from an EU license to a French licence becomes compulsory if the licence holder commits a driving offence in France, this is to enforce the point's reduction system that France uses.
- ▶ If the EU licence expires or is lost or stolen the applicant will need to apply for a new license with the French authorities.

How do I exchange my foreign driver's licence for a french one ?

This process is done at your local préfecture or sous-préfecture, **“service des permis de conduire”** in person.

EU Licence

To exchange your foreign EU licence for a French licence the following documents are required:

- ▶ A completed cerfa form No 14879*01

- ▶ Your original driver's licence + 2 photocopies (all sides)
- ▶ Beware as certain prefectures require an official translation
- ▶ Your original valid identity document + 2 photocopies
- ▶ 2 recent passport photos
- ▶ 2 photocopies of proof of residence in the form of a utility bill appertaining to the last 3 months
- ▶ Justification of having lived in France for the last 6 months

Non EU Licence

To exchange your foreign non EU driver's licence for a French licence the documents required are the same as for EU licences with the addition of the following:

- ▶ Your original titre de séjour if you do not have the OFFI mark in your passport
- ▶ If your nationality is different to the country that issued your driver's licence then you will need proof that you lived in the country that issued your driver's licence for a period of 6 months after you obtained your licence.

This process can vary from a few weeks to several months and if you have no response from the préfecture after 6 months you will most probably have been denied a French licence.

Please remember that the préfecture will keep your original non EU driver's licence once you have received your French licence.

04. OPENING A BANK ACCOUNT

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The majority of French banks are closed between 12h00 and 14h00 but this varies according to banks and regions. Opening a bank account is a fairly straight forward procedure if you have all the documentation that is required. The following documents need to be provided in order to open an account:

- ▶ Passport
- ▶ **Titre de séjour** or long stay permit
- ▶ Proof of residence in the form of a utility bill appertaining to the last 3 months or a notaire's "**attestation**" certifying you own a property in France
- ▶ A copy of your employment contract or proof of revenue (pensions etc.)

Once your documents have been processed you will receive various documents or contracts for each account that you have opened.

You will be issued with a RIB (**Relevé d'Identité Bancaire**) that contains all your banking information, account numbers etc. These RIB's are very useful as they are always asked for when opening accounts or for debit orders.

Bank charges for bank cards do occur as well as monthly administrative fees that vary according to banks. If you happen to exceed your agreed credit limit,

bank charges "**agios**" will be charged.

Bank cards


Bank cards, "**carte bancaire**" sometimes called "**carte bleu**" are widely used all over France. These cards have a chip and a pin and are used to withdraw cash from ATM's and to make purchases, don't forget to specify that if it is a joint account that you will need an additional card for your partner.

Cheques

Cheques are being used less as a means of payment but are straight forward to fill out. The following information is asked for on the cheque:

- ▶ "Payez contre ce chèque"- this is where you write the amount to be paid in words.
- ▶ "À"- this is the person or company that you will be paying.
- ▶ The amount to be paid in numbers is filled out in the box on the right
- ▶ "Fait à"- the city or town where the cheque is being written.
- ▶ "Le"- refers to the date that the cheque is written.
- ▶ Finally the cheque needs to be signed directly under the date.

An important fact to remember is that cheques clear quickly in France, therefore it is important to make sure that you have the funds available in your account to avoid the cheque from bouncing. If this does happen you risk paying extra charges or fines or even worse you could be blacklisted for a period of 3 years.



To deposit a cheque into your account you will need to fill in a paying-in slip which may vary depending on the bank, note all the cheques that need to be deposited with their amounts, sign the back of the cheques, place it in the envelope provided by the bank and place it in the box provided at the bank.

Direct debit

A direct debit is known as a “**Prélèvement Automatique**”, this is fairly easy to set up with your bank. The RIB can also be given directly to the sales person who will setup up the debit order on your behalf.

05. NURSERIES & SCHOOLS

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The French educational system is divided into the following different stages:

- ▶ Nursery/Kindergarten (**maternelle**); 3-6 years old
- ▶ Primary education (**enseignement primaire or CP, CE1 & CE2, CM1 & CM2**); 6-10 years old
- ▶ Secondary education (**enseignement secondaire ou collège – 6ème, 5ème, 4ème, 3ème**); 11-14 years old
- ▶ Sixth form college (**lycée- 2nde, 1ère, terminale**); 15 -18
- ▶ Higher education (**enseignement supérieur**) 18+

Primary and secondary education is predominantly public (private schools also exist, but are often networks of Catholic primary and secondary schools), while higher education has both public and private elements. At the end of secondary education, students take the **baccalauréat** exam, which allows them to pursue higher education.

France is renowned for having one of the world's best education systems, which most people attribute to the high standards expected, the rigorous teaching methods and the discipline instilled in the children. A child that has grown up in another country is likely not only to become bilingual but also have advanced personal skills for his or her age at every stage. It is important to remember these significant long-term advantages when coping with the initial changes that moving your family abroad may be causing you at the time.

The vast majority of French pupils enter the very successful state education system. However, the state system may not be the right choice for all pupils. Foreign children and those with special needs may be better catered for in a private school where more individual

attention can be given, preventing children with these disadvantages from becoming frustrated as they might be in the state system. Some international parents put **their** children into the surprisingly affordable private schools to benefit from their more flexible approach to teaching.

State school hours

- ▶ 8.30 until 11.30 am (break for a 2 hour lunch)
- ▶ 1.30 until 4.30 pm

There is normally no school on a Wednesday afternoon.

Recently a reform has been voted whereby infants and primary school children are given the option to participate in extra-curricular activities, offered and financed by the local Mairies. This is at no additional costs to the parents and allows pupils to take part in activities unknown to them. These activities take place at the end of the school day and within school hours. However, parents also have the option to pick their children up before the activity. These hours are referred to as "les T.A.P." (**Temps d'Activités Périscolaire**)

Private school hours are slightly different as the school day and the lunch break are shorter than in state schools.

Public schools are allocated to students based on their living location; you are unable to choose which school your children will attend.



Additional information

At the age of 15, French pupils must decide whether to go down the academic or vocational route. There is still some snobbery attached to the latter option, although attitudes are gradually changing. The French are beginning to realise that those with vocational qualifications are most in demand and that a vocational career comes with greater job security. At age 18, the academic pupils will sit the University entrance exam, which is called the 'Baccalauréat'. If passed, a free place at any one of France's 77 Universities will be offered. For pupils that attend an international school they will sit the International Baccalauréat.

All information about schooling and higher education in Aquitaine can be found on the following web page :

www.onisep.fr/Mes-infos-regionales/Aquitaine

Schools in France do not have a school uniform for the children to wear.

In France, when working out what year your child should be in based on their age it is useful to know that the school year is calculated from January to December.

Academic calendar in France

Holiday dates for state schools vary, dependent on which zone and department the school is situated.

Aquitaine is situated in Zone A (many calendars have the different holiday dates for each zone). However there could be some variations, therefore it is important to check these out with the school or with the town hall (hôtel de ville or Mairie) to confirm the dates.

www.education.gouv.fr

Childcare

In France, there are several different childcare options which are available for children under 6 years of age.

Group (Accueil Collectif)

There are many day nurseries “**Crèches**”, available throughout Aquitaine, for children prior to them starting primary school (from babies up to 6 years old). Children can be welcomed on a regular or occasional basis. Mothers who work usually get preference.

Parental (Accueil Parental)

These are the same as state nurseries but are managed by a parents’ associations, who can sometimes participate in welcoming and minding the children. They are run on the same basis as the nurseries.


Family (Accueil Familial)

The local nurseries employ ‘child minders’ (“**assistante maternelle**”) but the children are looked after in their own homes. This has the advantage of your child having a privileged relationship and quieter time whilst getting to visit the crèche once or twice a week.

All the above are subject to availability as these are usually full as they have a minimal hourly rate dependent on the area, your salary and if you require additional services such as extra food.

In France, you have to write a letter to the Mairie where you live to





request a place for your baby at the day nursery. This can be a lengthy process, so it is important to send the letter as soon as you arrive.

The Mairie will reply to your letter with contact details of the day nursery that you have been assigned to (in the town that you live in). You must then phone the day nursery and make an appointment for an interview with the principal where you will discuss the cost, the days and times you require etc.

Remember to take the following with you:

- ▶ Salary slip
- ▶ Your baby's birth certificate
- ▶ Medical record book (carnet de santé)
- ▶ Proof of residence such as a recent utility bill.

Child minders (assistante maternelle)

Another way of having your child cared for is employing a child minder. There are many in France and the cost is not as expensive as one could think. It is important that before employing a child minder, you be given references by someone you know or the nursery as there are many but they are not supervised as regularly as the ones employed by the nurseries. Another aspect to look at is the financial one. As you become their employer, it is vital you take into consideration the costs. Benefits can be allocated varying on your income and family structure. As an employer you might also be entitled to tax rebate at the end of the tax year.

All information regarding child minding in France can be found in your local **Caisse d'Allocations Familiales (C.A.F.)** or at the following web page :

www.mon-enfant.fr/web/guest/modes-garde/presentation

06 ■ ACCOMMODATION

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Rental accommodation

When renting a property it is advisable to do this through a reputable rental company/estate agent, but it is not obligatory. You can also sign a rental contract directly with the landlord. In France it is normal to sign a rental agreement for a period of 3 years, however to get out of such a rental contract a 3 month notice needs to be given in writing preferably by registered post requesting acknowledgement of receipt “**accusé de réception**”, that will give you proof that the letter has in fact been received. This means of postage is available at all post offices.

In certain particular circumstances, you are allowed to give only 1 months’ notice.

If you rent furnished accommodation, then the period may be less than 3 years.

It is advisable to look at a few properties to rent before making your choice as pricing can vary considerably. Some rentals do not have certain facilities such as a fitted kitchen so make sure you know what is included in the contract.

Before you accept to rent the property make sure to do a visual inspection with the agent (“**états des lieux**”) noting all defects on an inventory form to be signed by both parties. At the end of the lease the property needs to be returned in the same condition as it was the day you moved in.

The following documents are necessary for any rental:

- ▶ A copy of your passport

- ▶ A RIB (**Relevés Identité Bancaire**)
- ▶ A copy of your employment contract and the 3 last wage slips
- ▶ If not an employee, you will be required to produce proof of financial stability
- ▶ A cheque for the rental deposit (one month’s rent), agency commission and the first month’s rent.

Purchasing a property

The process of buying a property is a lengthy process and will usually take about 3 months.


When you are looking for a property, it is advisable to make use of a reputable estate agent or a property consultant who is unbiased, in order to make sure everything is done correctly. There are numerous estate agents in the Aquitaine. You can obtain their contact details on internet.

Some solicitors, also negotiate sales and have a list of properties for sale.

You can also deal directly with the seller if you have found something to buy yourself.

If you deal through an estate agent, they will generally draft the sale’s agreement. If you deal directly with the seller, a solicitor will draft the sale’s agreement.

This document is very important because it binds you and the seller. It is highly advisable to have this contract drafted by a solicitor because



for the completion of the sale you will be bound to have the sale contract drafted by a solicitor.

The solicitor is a public officer and guarantees proper execution of the contract. He/she will gather all the necessary documents in order to fully inform the parties and make all the necessary checks for the sale (e.g. town planning information, check that there is no mortgage on the property, check that the seller has the full capacity to sell, etc...) in order to be sure that the sale will not be cancelled for any reason.

After the completion of the sale, the solicitor will undertake all the formalities for the registration of the sale at the land registry, and pay the fees of the sale to the tax authorities (which are included in what we call “the notaire fees”) or the capital gains tax for the seller.

You can find the list of all the solicitors on the website of the “CHAMBRES DES NOTAIRES”. There is one for each Department.

If your solicitor doesn't speak English, or if you feel that you need more information and advice, you can be assisted by an interpreter or an English speaking specialist in international law, who will translate the contract for you, give you all the explanations in English, and advise you about the best way to buy according to your wishes.

For understanding French Property Purchases, you can visit the solicitor's website [CONSEIL SUPERIEUR DU NOTARIAT](#)

07. BUILDING & RENOVATING

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SUMMARY ↗

If you are wanting to build a property or renovate an existing property (roof, extensions, improvements or swimming pool) there are certain rules and regulations you must respect.

The following internet sites are very useful:

www.extranet.nouveaupermisdeconstruire.gouv.fr

<http://vosdroits.service-public.fr/particuliers/F19450.xhtml>

These will provide you with all the possible information that you might need such as:

- ▶ Authorizations needed for the different types of work
- ▶ If your project requires the services of an architect
- ▶ The preparation and delivering of the dossier
- ▶ The process and probable delays
- ▶ The response of the mayor's office (mairie)
- ▶ Validity of authorizations which have been granted
- ▶ The various services on line and the associated documents needed



You can also go to the town hall in order to check if in your area, you are allowed to carry out the building work you intend to undertake.

It is advisable to formally request a town planning certificate (“certificat d’urbanisme”) that will determine if the project is feasible.

This certificate will provide you with information regarding the easements, risk of flooding, risk of earth movement etc.

The CAUE (**le Conseil d’Architecture, d’Urbanisme et de l’Environnement**) can also assist in advising and offering recommendations to individuals for all types of projects.

The CAUE enables all candidates to receive free and completely personalized advice and to guide them in their projects.

You will find the list of all the “CAUE” for each department in the section USEFUL CONTACTS

For any additional information, you must contact the planning department; the town hall will be able to give you the phone number.

Before undertaking building work, a “**dossier**” will need to be compiled and delivered to the mayor’s office (mairie). The type of dossier to be compiled depends on the precise work to be carried out. 4 copies of the dossier will be required.

An additional copy is required if the project falls under the control of the “**Architecte des Bâtiments de France**” due to your property being a listed building.

If necessary, it is advisable to make contact with this organization to make sure that all processes are correctly adhered to, as their advice and recommendations must be respected.



08 ■ INSURANCES

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Some insurances are obligatory in France :

1°) An insurance for your home called “assurance habitation”.

If you are the owner of the home, you will have to insure it as a “**propriétaire occupant**”.

If you are a tenant, you have to insure the home as a “**locataire**”.

This insurance covers the risk of fire, robbery, electric faults, explosion, flooding, etc... It also covers your for public liability (“**responsabilité civile**”).

If you contract a loan to buy a house, the bank will often offer house insurance. But you also have the traditional insurance companies who only offer insurances.

Examine the various risks covered by each insurance contract.

2°) Car insurance is obligatory. This insurance covers damages to your car and your liability if you are responsible for an accident. It is important to bring along a no-claims form from your previous insurer.

3°) If you are an independent worker, you have to insure the assets owned by your business, and also your liability in the exercise of your profession.

In every case always seek advice and several estimates.

If you are employed or retired, the health insurances are explained hereafter



09 HEALTH CARE & INSURANCES

BACK TO
SUMMARY ↗

All residents in France are **obliged by law** to have health insurance. Most residents qualify for the state health insurance (**sécurité sociale**), whether a French national or foreigner, salaried, working as an independent artisan or professional, unemployed or retired. In order to be covered by the public health system, residents must register with **CPAM (Caisse Primaire d'Assurance Maladie)**. Those who do not qualify will have to take out private health insurance www.ameli.fr/assures/soins-et-remboursements/comment-etre-rembourse/le-parcours-de-soins-coordonnes/choisir-et-declarer-votre-medecin-traitant.php

- ▶ **CPAM** French Health Insurance Advice Line (English-speaking) **open Monday to Friday 09:00-18:00** Tel: 0811 363 646 (**from France**)
- ▶ **Comprehensive information from CLEISS** (Centre des Liaisons Européennes et Internationales de Sécurité Sociale) **in English**
- ▶ **Ameli** (Assurance Maladie en Ligne)

Expatriates who have come to live in France need to prove their income to the CPAM. This is most easily done with a French tax return. However these tax returns are submitted one year in arrears, in May each year, so those who have not declared themselves as tax residents need to show evidence of income. This can be another country's tax return, or official evidence of all other income.

Joining the French Social Security

The affiliation process varies depending on your status (entrepreneur or business registered with one of the Chambers, retired, employed, married, with or without children...).

Depending on your situation the administrative process can be either simple or in certain cases reasonably complicated.

We recommend you obtain advice concerning your healthcare rights. You must carefully appraise the various options open to you. The Franco British Chamber of Commerce can be of help.

If you intend to be a permanent resident in France (more than 180 days in one year) then your affiliation to enter the French healthcare system is obligatory. Do not assume this process is automatic.

Your first contact must be your local CPAM office as soon as possible after your arrival in France.

You will be required to complete a number of health affiliation forms. These will have to be handed in to your local CPAM along with a number of documents :

- ▶ Proof of identity
- ▶ Birth certificate for you and the members of your family. These documents may have to be translated by an official translator. Check with your CPAM contact.

Once you have selected and registered with a doctor, you will also need to complete together the S3704 form. You must then hand it in to your CPAM.

When you have completed your affiliation the CPAM will in the



first instance provide you with a provisional document (attestation provisoire) or an affiliation document (attestation d'affiliation). These documents must be kept even after you receive your «carte vitale». You will not receive your green card (carte verte or carte vitale) until much later. This can take a number of weeks.

As the French healthcare system does not refund all expenses we strongly recommend you contract a top up health insurance (mutuelle or assurance complémentaire).

The Carte Vitale

Once affiliated to the social security system, a Carte Vitale (green card) is issued. The Carte Vitale is the national insurance card issued to anyone eligible aged 16 and over. It gives evidence of membership and rights to French health insurance and an affiliation to CPAM.

It contains all the administrative information necessary for the refund of care:

- ▶ Social security number
- ▶ Details of health insurance scheme and top-up insurance
- ▶ Details of the relevant health insurance office
- ▶ Full name and date of birth of the card holder and their dependants
- ▶ Details of any exemption or reduction that applies to payments or entitlement to supplementary universal cover

The Carte Vitale does not carry personal medical information.



The application process takes a few weeks and is usually processed through the C.P.A.M. (**Caisse Primaire d'Assurance Maladie**) of your “**département**”. When you receive your card, it comes with a paper headed “attestation” which is also very important, so don't detach the card and throw away the paper. This paper part is required for postal claims, and could be used to prove your right to health care if you do not have the card for any reason

The Carte Vitale should be handed over at every health appointment (doctor, clinic, hospital, pharmacy) that is equipped with a computer able to read it. The patient will generally receive reimbursement for treatment or medicines directly into their bank account within five days. Reimbursement is made according to income level and the approved treatment cost (Tarif de convention) currently in force.

A Carte Vitale has no expiry date but must be updated annually inserting it in the green box which can be found at all CPAM offices and some hospitals and pharmacies.

A person without a Carte Vitale eligible for state health insurance will receive a **feuille de soins** (a brown receipt form) from the doctor, pharmacist or hospital staff. This is recognised by CPAM as a legitimate medical payment. It should be signed and posted to CPAM (along with the doctor's prescription if medicines were issued) for reimbursement.

Private Healthcare and Top-Up Insurance (Mutuelle)

State health insurance (**C.P.A.M.**) repays only a percentage of medical costs and modern dental and optical treatments are often very much higher than the approved treatment cost (Tarif de convention) currently in force.



Private health insurance (**mutuelle santé complémentaire**) is available from any medical insurer. Rates vary depending on the degree of cover required and status of the applicant. A person with a top-up insurance card has the treatment recorded and the appropriate balance reimbursed by their **mutuelle**.

How does a Mutuelle Work?

Visits to a doctor, hospital or laboratory for example are reimbursed by the social security up to a certain amount of the “Tarif de convention”. For most treatments there is also a “contribution forfaitaire”, which is generally 1 euro. The remaining amount, known as the **ticket modérateur** is paid by the patient, who in turn is reimbursed by the mutuelle up to a certain amount.

The French health insurance website, Ameli, has information about the amounts reimbursed (tarifs de base) for visits to a doctor or specialist.

Policy prices vary and generally provide an option for a reimbursement of 100 to 400 percent of the “Tarif de Convention”, depending on the

treatment. This means that the amount charged for medical services over the official limit is reimbursed up to a certain percentage. It is important to clarify exactly what is covered when subscribing to a top-up health insurance. Reimbursements and the way it is calculated varies from one company to another.

Hospitalisation, blood tests, local nurses

Hospital fees are paid up to 80 percent by the CPAM, whether at a hospital or a private clinic. Patients must pay the remaining 20 percent (ticket modérateur) when they leave the hospital, except in specific circumstance, for example patients with a chronic condition or on a low income. Additional hospital costs are generally covered by a mutuelle. After 30 days of hospitalisation, the CPAM reimburses 100 percent of hospital fees.

The **ticket modérateur** can become very expensive after a few days in hospital, thus a mutuelle is advisable to cover at the very least, all



costs related to hospitalisation. Most top-ups also pay up to a certain amount per day (**forfait**) for private rooms.

In France, blood tests are not performed in the surgery, but at a 'Laboratoire d'analyses' within the town. If a Doctor wants you to have a blood test he will give you a prescription to take to the Laboratory, where you simply walk in.

Your area may be covered by a service "infirmières a domicile". These nurses will visit you in your home for blood tests, vaccinations, removal of stitches etc.

If you need vaccinations, you pick up the vaccine from a pharmacy (with your prescription) and keep it in the fridge at home until you go back to the doctor or contact your "infirmière à domicile".

Note: Not all mutuelles cover people over 70 years old and some have an earlier cut-off date of 65 years of age.

Private health cover

Contacts

- ▶ AMELI Assurance Maladie en Ligne
- ▶ CPAM French Health Service English-language service
Tel: 08 11 36 36 46
- ▶ CLEISS Helpdesk for international mobility and social security
At: 11 rue de la tour des Dames, 75436 Paris cedex 09
Tel: 01 45 26 33 41

European health insurance card (EHIC)

An EHIC (CEAM, Carte Européenne d'Assurance Maladie) will enable you to access state-provided healthcare in the European Economic Area (EEA) countries, including Switzerland, at a reduced cost, or sometimes for free. It will cover your treatment until you return to France. It also covers treatment of pre-existing medical conditions and routine maternity care, providing the reason for your visit is not specifically to give birth.

The card is not an alternative to travel insurance. It will not cover any private medical healthcare or costs, such as mountain rescue in ski resorts, being flown back to France, or lost or stolen property. Therefore, it is important to have both an EHIC and a valid private travel insurance policy. Some insurers now insist that you hold an EHIC, and many will waive the excess if you have one.

Applying for an EHIC (CEAM) in France

Anyone covered by the French social security system is entitled to a CEAM/EHIC.

The card is issued free on request at the local Caisses Primaires d'Assurance Maladie (CPAM) office.

- ▶ If it is a plastic, non-electronic card and is valid for a maximum of one year
- ▶ Each member of a family must have their own card, including children under sixteen
- ▶ This card is only for use in member countries outside France and does not in any way replace the Carte Vitale. It is not a method of payment. To request a card, simply notify the relevant CPAM office at least 15 days before departure; no documents need to be provided. You can also apply on line or by telephone. If a card is needed urgently, the CPAM office can provide a provisional certificate which is valid for three months.
- ▶ You can find the local CPAM office from the Assurance maladie en Ligne (ameli) website.



10. PERSONAL TAX

BACK TO SUMMARY ↗

Where can I get detailed information and advice on the french tax system?

1^o) Start by visiting the website of the Government's Public Finances Directorate (Direction Générale des Finances Publiques).

www.impots.gouv.fr

Scroll down to the bottom of the Home page (accueil) and click on International.

If you want information on business tax, click on "Entreprises étrangères/Foreign companies" or "Investisseurs étrangers/Foreign investors". For information on the whole French tax system, click on "Documentation". Scroll down to the bottom and you will find the following:

French taxation

Do you wish to know the broad lines of French taxation?

Click on:

www.impots.gouv.fr/portal/deploiement/p1/fichedescriptive_1006/fichedescriptive_1006.pdf

You can download and read a 107-page document on the French Tax System written in bureaucratic but reasonably comprehensible English.

There is a forewarning on the cover page:

This document gives a brief overview of the French tax system. It does not in any way constitute a statement of official doctrine.

This website also has useful information for new arrivals on wealth tax, inheritance tax and how gifts are taxed. Click on « particuliers »,

scroll down and click on « vos préoccupations », click on « Installation ou retour en France ». Click on - Lire le document

2^o) You can contact the « Centre des Impôts » of the area where you live.

3^o) There are a number of accountancy firms in the Aquitaine who have English-speaking staff and are used to dealing with expatriates. Unless your tax affairs are very simple, we would strongly recommend employing a local accountant to give tax advice and complete your tax return on your behalf.

You can find a list of Chartered Accountants at the "ORDRE DES EXPERTS COMPTABLES D'AQUITAINE"

Tel. +33 (0)5 56 79 79 00
services@oec-aquitaine.fr

The Franco British Chamber of Commerce can also give you advice as well as a list of English speaking chartered accountants.

Concerning inheritance taxes, and the taxation of gifts, you should consult a specialist.

Do I have to pay tax in France?

Yes, if just one of the following applies to you:

- ▶ your main home (foyer) is in France ;
- ▶ you spend 183 days or more in France in a calendar year (whether continuously or in shorter periods makes no difference);



- ▶ your main professional activity takes place in France, whether you are self-employed or an employee;

France is your “centre of economic interests” – i.e. your main assets - investments, savings, property business – are in the country.

French income tax is levied on the total income of the whole household (foyer fiscal). The household is divided into a number of “parts familiales”. So, your household’s total income is divided by the number of parts. The income tax scale rates are then applied to this figure, and having calculated the income tax due, it is multiplied back up by the number of parts.

If you are married or in a civil partnership (pacsé), your household has 2 parts. First and second children count as a ½ part each; a third child counts as a full part. So, a married couple with one child is a household of 2.5 parts; a married couple with three children has 4 parts. The income of a child under the age of 25 who is living at home but working can be included in your “foyer fiscal”. Even married children and grandchildren can be added to your tax household in certain cases.

You submit just one tax return for the whole household. However, if you live as an unmarried couple and are not in a civil partnership, you are each required to complete a separate tax return.

The FBCCI would recommend you obtain the services of a specialist to help with completing at least your first tax return.

What income tax will I have to pay?

As a French tax resident, you are taxed on your worldwide income (impôt sur le revenu). This includes salary or self-employed earnings, pensions, savings interest, dividends, capital gains and rental income.

If France has a double taxation agreement with your country (as it does with the UK), any income which continues to be taxed in your home country (e.g. rent from property in the UK) will not be taxed in France. However, you must declare this income in your French tax return. It will be added to your French income to form the basis for calculating your liability to income tax in France.

Income tax rates are decided at the end of the tax year to which they relate, or sometimes after the tax year is over. This can make tax planning difficult!

For the latest rates, go to www.impots.gouv.fr.

Click on «Particuliers» for private individuals or «Professionnels» if you own a business. Then you can access a simulator to calculate your tax.

Things which can result in deductions from your gross income before tax is calculated include:

- ▶ outside-the-home childcare for children under seven;
- ▶ having school-age dependents;
- ▶ installation of energy-saving systems in the home;
- ▶ moving more than 200 kilometres to find work;
- ▶ employing a domestic worker (frais d'emploi d'un salarié à domicile);
- ▶ giving money to a charitable organization;
- ▶ child support costs as a result of a divorce judgement;
- ▶ union fees

Will I get sent a tax return to fill in?

Not necessarily. It is extremely unlikely that the French tax authorities will not know of your existence and address within a few weeks of your arrival in France! However, this does not mean that you will automatically be sent a tax return (déclaration sur les revenus). It is your responsibility to tell the local office of the “direction générale des finances publiques” that you are tax resident in France.

If you are resident in France, you have to submit a tax return. Even if you are non-resident but have income from a French property or from work done in France, you must fill in a return. This rule applies even though you may be below the income threshold for liability to French income tax. You cannot plead ignorance. If you claim to the French tax authorities that you did not submit a tax return because you were not sent one, you will still be fined.

Your tax form can be completed and sent by internet:

www.impots.gouv.fr

This method has a number of advantages, not least:

- ▶ Extended time to complete your tax return
- ▶ You will be immediately informed of the amount you will be taxed
- ▶ Proof you have completed and returned your tax declaration will be provided

Besides the main tax return – the blue Form 2042 Déclaration Préremplie - there are various supplementary forms for different types of income. These include:

- ▶ Form 2044 - Property rental income
- ▶ Form 2047 - Income from abroad
- ▶ Form 3916 – Bank accounts held abroad

For British expatriates:

In your first year in France, you should complete the HM Revenue & Customs Form 85, which advises the UK tax authority that you are moving abroad, and will enable you to reclaim any overpaid tax.

When you complete your first French tax return you should also complete Form FD5, which the French tax authority then uses to confirm to HMRC that you are French tax resident.

When do I have to pay my taxes?

Income tax is paid in the year after the income is earned.

There is no “Pay As You Earn” system in France to collect income tax at source. If you are an employee, social security contributions are deducted from your gross salary by your employer, but no income tax is deducted. You are personally responsible for saving enough money to make sure you can pay the tax you owe in the following year.

There is a closing date each year end of May beginning of June. Dates vary in different areas for tax returns returned by post by which time you must have submitted your tax return for income earned in the previous calendar year. It is very important to meet the filing deadline. You will have to pay a penalty of 10% extra tax at first (majoration) for late filing. You do not pay any money when filing your tax return.

You will be advised of the outcome of your tax declaration sometime

during August or September. If you have tax to pay, the notice is called “un avis d’impôt”. You will then only have about 3 weeks in which to pay it (so, be ready!). If the tax office reckons that you have no income tax to pay, you will receive “un avis de non imposition”.

When you pay income tax the first time, you will be asked to pay the full amount owed in a single payment. It is possible that you will receive your tax bill as late as November or December.

Once you are in the system, the French tax authorities will use the previous year’s income as a basis to calculate the following year’s taxes.

Usually you will be asked to pay tax in three instalments (“paiement par tiers provisionnel or prélèvement à l’échéance”). You will pay a third of the previous year’s tax in February and again in May. You will then make the final balancing payment in September or October, once your real tax liability has been determined. You can also pay one-tenth of the previous year’s tax by monthly direct debit (“paiement mensuel or prélèvement mensuel”) between January and October. If, of course, your tax liability is less than you have already paid, you will be given a refund.

What other taxes do I have to pay?

Social charges (prélèvements sociaux)

These are taxes levied on income and capital gains. They are another form of income tax and are calculated based on the income declared in your tax return.

You will receive un avis d’impôt of the amount to pay in the autumn following the submission of your tax return.

Social charges consist of:

- ▶ CSG (Contribution sociale généralisée)

- ▶ CRDS (Contribution au remboursement de la dette sociale)
- ▶ PS (Prélèvement de solidarité)

The amounts are different for each type of income. You can expect to pay a further 8 to 15% of your income for these taxes.

If you are an EU national receiving a pension income from a scheme in your home country and you have the healthcare Form S1, you do not pay these social charges.

Social security contributions

If you work in France, whether as an employee or self-employed, you must be registered with the social security organisation (caisse) which covers your occupation and pay social security contributions (cotisations).

How much you pay depends on what you earn. For example contributions on a salary of €30,000 euros would be about 13% for pension, health, and family allowances before the other social charges - CSG and CRDS.

If you are self-employed, you can expect to pay cotisations of between 22 and 26% as well as social charges.

Wealth tax (Impôt Sur la Fortune)

If you are a French tax resident, and if the total value of your assets all over the world is more than a certain amount which may vary each year (in 2015 it was 1 300 000 euros) you must complete a tax return each year and pay a tax called “impôt sur la fortune”

If you are not a French tax resident, but if you have assets in France, you must make the declaration if the value of your French assets is more than 1 300 000 euros.

The form won't be sent to you automatically, you must ask for it from your “centre des impôts” and make the declaration if the value of your assets is over the amount mentioned above.





Property Tax (Taxe foncière)

This is a property tax levied by local authorities to cover such services as refuse collection “taxe d’enlèvement des ordures ménagères”. It has to be paid by whoever owned the property on January 1 of the year in which the tax is raised. It is supposed to be based on the rent a property might earn but it is almost impossible to discover what it is likely to be, because the rates are fixed by each public authority; for your information, you can ask the previous owner of the house the amount previously paid.

You will be sent “un avis d’impôt” in September/October.

Residence Tax (Taxe d’habitation)

This is a residence tax, also levied by your local authorities, to pay for local services. It includes payment for a TV licence – « contribution à l’audiovisuel public ». It is payable by whoever is living in the property on January 1 of the year in which the tax is raised. It too is supposed to be based on a notional rent for the property, but also on the income of the occupant.

For further information :

www.wimpots.gouv.fr/portal/deploiement/p1/fichedescriptive_1006/fichedescriptive_1006.pdf

11. FAMILY EVENTS

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SUMMARY ↗

In case of birth, marriage, divorce, death of a member of your family, there are some formalities to fulfill :

Birth

The birth is declared in the town hall by the employees of the hospital where the baby is born .

Marriage

You have to go to the town hall before the date of the wedding and supply a dossier ; you can find the list of all the necessary documents on the web site : www.service-public.fr.

In France, if there is no contract signed before the wedding (“contrat de mariage”) the whole estate bought by the spouses during the marriage is common to the 2 spouses, and all the salaries are common too.

But, you can choose other matrimonial rules (for example separation of the estates). If you want to, you must go and see a “notaire” before the date of the marriage, because after it will be more complicated.

In the “Chambre des Notaires”, you have the list of all the notaires of the department. It is of course highly recommended to choose a notaire who speaks fluent English and is able to give you all the explanations in English, or to be assisted by an interpreter or a specialized consultant.





Divorce

You have to contact an “avocat” who will assist you during the court proceedings. If you have an estate, it is necessary to use a “Notaire” who will draft a deed for the property of the assets of the spouses.

A list of the “avocats” for each department is available under “ORDRE DES AVOCATS”

Death

If a member of your family dies, there are many formalities to fulfill: the death must be declared to the town hall, to the employer, to the social security office, to the old pension fund, to the bank, etc ...

If the deceased person has assets, you will have to use a “notaire” in order to transfer the assets to the heirs, and to declare the inheritance and pay duties to the French Tax Authorities.

It is of course highly recommended to choose a notaire who speaks fluent English and is able to give you all the explanations in English, or to be assisted by an interpreter or a specialized consultant, who can also help you to perform all the formalities.

12. EMPLOYMENT LAW

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SUMMARY ↗

The French employment Law is governed by the French “Code du Travail”. This is a detailed set of rules that determines the relationship between an employer and employee. The Code du Travail, although very thorough, can be very intimidating even for French people, it is thus advisable to ask for help, there are many qualified English speaking people that can assist you.

In addition to the “Code du Travail” there is also a National collective labour agreement “Convention collective” in place that serves as another means of regulation, this can differ depending on the working environment and the domain that you are involved in.

For more in depth information regarding employment Law in the Aquitaine you can contact the following:

DIRECCTE (labour department)

Established in 2010, the « Direccte » includes administrative services from various horizons : foreign trade, tourism, crafts, economic intelligence, industry, labour and employment, competition and consumption.

www.aquitaine.travail.gouv.fr





13. SETTING UP BUSINESS

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SUMMARY ↗

In each department, there are three different chambers (see below) which specialize in setting up new businesses and have advisors that will assist those wishing to create or take over businesses situated in the Department. Contact them and make an appointment they will accompany you through all the stages to make the right decisions and help you succeed in finalizing your business project.

When you set up a business you have to register your business either :

- ▶ At the Chambre de Commerce et d'Industrie if it is a commercial activity,
- ▶ At the Chambre des Métiers if it is a handicraft activity
- ▶ At the chambre d'Agriculture if it is an agricultural activity.

Besides in some departments (as in the Dordogne) there is a Franco British Chamber of Commerce who will help British citizens and guide them towards the appropriate administration



You can also seek advice from a “Notaire” or a chartered accountant before registration, in order to choose the most appropriate way to carry out your business (as a company or in your own name ?)

Business tax

It is imperative to work through the tax consequences of your specific project before deciding whether to invest or move to Aquitaine.

The French tax regulations and laws are very complex, it is impossible to explain all here, and therefore it is of paramount importance to seek professional advice either with a “Notaire” or with a chartered accountant.

Below a website in English which explains to business owners how to deal with general corporate taxation :

www2.impots.gouv.fr/dresg/gb-etb-stable.htm

The most common social charges for an independent worker are :

- ▶ The RSI (“Régime Social des Indépendants”)
- ▶ The URSSAF (« Union de Recouvrement de Sécurité Sociale et Allocations Familiales »)
- ▶ The Pension Funds (many different pension funds according to your profession)
- ▶ The MSA (“Mutualité Sociale Agricole”) for all the agricultural activities.



USEFULL NUMBERS

GIRONDE

DORDOGNE

LOT ET GARONNE

LANDES

PYRENNES ATLANTIQUES

ADMINISTRATIONS

List of all administrations in Aquitaine	www.aquitaine.pref.gouv.fr/Liste-des-administrations				
Administration per Département	www.gironde.gouv.fr	www.dordogne.gouv.fr	www.lot-et-garonne.gouv.fr	www.landes.gouv.fr	www.pyrenees-atlantiques.gouv.fr
Conseil Régional	Hôtel de Région, 14 rue François de Sourdis, 33077 Bordeaux Cedex Tel. +33 (0)5 57 57 80 00 - Fax. +33 (0)5 57 57 02 47 www.aquitaine.fr				
Conseil Départemental	Hôtel du département 1, esplanade Charles-de-Gaulle CS 71223 33074 Bordeaux Cedex Tel. +33 5 56 99 33 33 www.gironde.fr	Hôtel du département 2, rue Paul-Louis-Courier CS 11200 24019 Périgueux Cedex Tel.+33 5 53 02 20 20 Email : cg24@dordogne.fr www.cg24.fr	Centre administratif 1633, avenue du Général-Leclerc 47922 Agen Cedex 9 Tel. +33 5 53 69 40 00 Email : lot-et-garonne@cg47.fr www.cg47.fr	Hôtel du département 23, rue Victor-Hugo 40025 Mont-de-Marsan Cedex Tel. +33 5 58 05 40 40 www.landes.org	Hôtel du département 64, avenue Jean-Biray 64058 Pau Cedex 9 Tel. +33 5 59 11 46 64 www.cg64.fr
Mairies (click on each link to access list and contact details of your Mairie)	http://lannuaire.service-public.fr/navigation/gironde-mairie.html	http://lannuaire.service-public.fr/navigation/dordogne-mairie.html	http://lannuaire.service-public.fr/navigation/lot-et-garonne-mairie.html	http://lannuaire.service-public.fr/navigation/landes-mairie.html	http://lannuaire.service-public.fr/navigation/pyrenees-atlantiques-mairie.html
Préfectures	2 Esplanade Charles de Gaulle CS 41397 33077 Bordeaux Cedex Email : pref-public@gironde.gouv.fr Tel. 05 56 90 60 60 www.gironde.gouv.fr	Cité administrative 24024 Périgueux Cedex Email : prefecture@dordogne.gouv.fr Tel. 05 53 02 24 24 www.dordogne.gouv.fr	Place de Verdun 47920 Agen Cedex 9 Email : webmaster@lot-et-garonne.pref.gouv.fr Tel. 05 58 06 58 06 www.lot-et-garonne.gouv.fr	26 rue Victor Hugo 40000 Mont-de-Marsan Email : prefecture@landes.gouv.fr Tel. 05 58 06 58 06 www.landes.gouv.fr	2 rue du maréchal Joffre 64021 Pau Cedex Tel. 05 59 98 24 24 www.pyrenees-atlantiques.gouv.fr
Sous-Préfectures	4 allée du 8 mai 1945 33341 Lesparre Médoc Cedex Tel. 05 56 73 21 70 sp-lesparre@gironde.gouv.fr	12 bis boulevard Gambetta 24300 Nonron Tel. 05 53 60 83 60 sp-Nonron@dordogne.gouv.fr	Rue des Cieutats B.P 313 47300 Villeneuve-sur-Lot Tel. 05 53 43 03 16 sous-prefecture-de-villeneuve@lot-et-garonne.pref.gouv.fr	5 avenue Paul Doumer BP 325 40107 Dax Cedex Tel. 05 58 90 09 90	4 Allées Marines BP 3 64100 Bayonne Cedex Tel. 05 59 98 24 24 sp-Bayonne@pyrenees-atlantiques.gouv.fr

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Sous-Préfectures (suite)	<p>18 rue André Lafon BP 35 33394 Blaye Cedex Tel. 05 57 42 61 61 sp-blaye@gironde.gouv.fr</p>	<p>16 place Gambetta B.P 825 24108 Bergerac Cedex Tel. 05 53 61 53 00 sp-bergerac@dordogne.gouv.fr</p>	<p>93 rue de la Libération B.P 303 47207 Marmande Cedex Tel. 05 53 76 01 76 sous-prefecture-de-marmande@lot-et-garonne.pref.gouv.fr</p>	<p>5 avenue Paul Doumer 40100 Dax Tel. 33 5 58 90 09 90 sp-dax@landes.gouv.fr</p>	<p>7 rue de la Poste BP 140 64404 Oloron-Sainte-Marie Cedex Tel. 05 59 88 59 88</p>
	<p>Sous-Préfecture Arcachon (East Gironde) 55 boulevard du général Leclerc BP 80.150 33311 Arcachon Cedex Tel. 05 56 22 42 42 sp-arcachon@gironde.gouv.fr</p>	<p>Sous-Préfecture Sarlat (East Dordogne) Place Salvador Allende 24200 Sarlat-La-Caneda Tel. 05 53 31 41 00 sp-sarlat@dordogne.gouv.fr</p>	<p>2 avenue Foch 47600 Nérac Tel. +33 5 53 65 03 18 sous-prefecture-de-nerac@lot-et-garonne.pref.gouv.fr</p>		
	<p>Sous-Préfecture Libourne (West Gironde) 44 rue Thiers BP 211 33504 Libourne Cedex Tel. 05 57 55 05 50 sp-libourne@gironde.gouv.fr</p>				
	<p>Sous-Préfecture Langon (South Gironde) 19 cours des fossés 33210 Langon Cedex Tel. 05 56 63 62 63 sp-langon@gironde.gouv.fr</p>				
<p>Customs http://www.douane.gouv.fr</p>	<p>1, quai de la Douane CS 31472 33064 Bordeaux Cedex Tel. 09 70 27 55 00 di-bordeaux@douane.finances.gouv.fr</p>		<p>6, rue Albert-1er 64109 Bayonne Tel. 09 70 27 58 30 Fax. 05 59 25 54 58 dr-bayonne@douane.finances.gouv.fr</p>		

USEFULL NUMBERS

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POLICE & CUSTOMS

Frontier Police	<p>Direction zonale de la police aux frontières - Sud-Ouest BP 925 33062 Bordeaux Cedex Tel. 05 57 85 74 20</p>	<p>DDPAF des Pyrénées-Atlantiques Rue Joliot-Curie BP 50149 64701 Hendaye Cedex 1 Tel. 05 59 51 30 00</p>
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VISAS & NATURALISATION

Visas and naturalisations - Office français de l'immigration et de l'intégration (Ofii)	<p>Direction territoriale de Bordeaux 55, rue Saint-Sernin 33002 Bordeaux Tel. 05 57 14 23 00 Fax. 05 57 14 23 14 Bordeaux@ofii.fr www.ofii.fr</p>	<p>Résidence Le Florestan 43-45, rue Émile-Guichenné 64000 Pau Tel. 05 59 27 96 54 Fax. 05 59 83 78 56 offi.Pau@ofii.fr</p>
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FAMILY EVENTS

Lawyers (avocats)	<p>Ordre des Avocats de Bordeaux 1 rue de Cursol 33000 Bordeaux www.barreau-bordeaux.avocat.fr contact@barreau-Bordeaux.com Tel. 05 56 44 20 76</p>	<p>Ordre des Avocats de Périgueux 19 Cours Montaigne 24000 Périgueux www.avocats-perigueux.com contact@avocats-perigueux.com Tel. 05 53 53 21 34</p>	<p>Ordre des Avocats d'Agen 40 rue Montaigne 47000 Agen www.barreau-agen.fr Tel. 05 53 98 03 15</p>	<p>Ordre des Avocats de Dax 14 Cours Pasteur BP 70086 40101 Dax Cedex www.barreau-dax.org Tel. 05 58 90 19 30</p>	<p>Ordre des Avocats de Bayonne 22 avenue de la Légion Tchèque 64100 BAYONNE www.barreau-agen.fr Tel. 05 59 59 27 72</p>
	<p>Ordre des Avocats de Libourne 22 rue Thiers 33500 Libourne www.barreau-libourne.com Tel. 05 57 51 59 70</p>	<p>Ordre des Avocats de Bergerac 13 boulevard Victor Hugo 24100 Bergerac www.avocat-bergerac-sarlat.com avocats.Bergerac@wanadoo.fr Tel. 05 53 57 66 68</p>		<p>Ordre des Avocats de Mont-de-Marsan 22 rue Maubec 40000 Mont-de-Marsan www.barreau-montdemarsan.org ordre-des-avocats.mdm@wanadoo.fr Tel. 05 58 46 20 29</p>	<p>Ordre des Avocats de Pau 8 rue Saint Jacques 64000 PAU www.avocats-pau.fr Tel. 05 59 27 66 74</p>

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Notaires	Conseil régional des notaires de la Cour d'Appel de Bordeaux 6 rue Mably CS 31454 33064 Bordeaux Cedex Tel. 05 56 48 00 75 Fax. 05 56 81 34 75 www.cr-bordeaux.notaires.fr		Chambre interdépartementale des notaires du Gers, du Lot et de Lot-et-Garonne 23 rue des Colonels Lacuée 47000 AGEN Tél.. 05 53 48 14 81 Fax. 05 53 48 14 82 cinagen@notaires.fr www.chambre-lotetgaronne.fr	Landes et des Pyrénées-Atlantiques Maison du notariat, 1 rue A. de Vigny BP 97547 64075 Pau Cedex Tel. 05 59 80 33 18 Fax. 05 59 02 77 62 chambre.pau@notaires.fr www.cr-pau.notaires.fr
	Chambre des notaires de la Gironde 6, rue Mably CS 31 454 33064 Bordeaux Cedex Tel. 05 56 48 00 75 Fax. 05 56 81 34 75 www.chambre-gironde.notaires.fr	Chambre départementale des notaires de la Dordogne 36 rue Louis Mie 24000 Périgueux Tel. 05 53 08 20 07 Fax. 05 53 07 05 51 chambre.dordogne@notaires.fr www.chambre-dordogne.notaires.fr		

PROPERTY

Notaires	Conseil régional des notaires de la Cour d'Appel de Bordeaux 6 rue Mably CS 31454 33064 Bordeaux Cedex Tel. 05 56 48 00 75 Fax. 05 56 81 34 75 www.cr-bordeaux.notaires.fr		Chambre interdépartementale des notaires du Gers, du Lot et de Lot-et-Garonne 23 rue des Colonels Lacuée 47000 AGEN Tél.. 05 53 48 14 81 Fax. 05 53 48 14 82 cinagen@notaires.fr www.chambre-lotetgaronne.fr	Landes et des Pyrénées-Atlantiques Maison du notariat, 1 rue A. de Vigny BP 97547 64075 Pau Cedex Tel. 05 59 80 33 18 Fax. 05 59 02 77 62 chambre.pau@notaires.fr www.cr-pau.notaires.fr
	Chambre des notaires de la Gironde 6, rue Mably CS 31 454 33064 Bordeaux Cedex Tel. 05 56 48 00 75 Fax. 05 56 81 34 75 www.chambre-gironde.notaires.fr	Chambre départementale des notaires de la Dordogne 36 rue Louis Mie 24000 Périgueux Tel. 05 53 08 20 07 Fax. 05 53 07 05 51 chambre.dordogne@notaires.fr www.chambre-dordogne.notaires.fr		
Taxes <i>(find your local tax office)</i>	http://lannuaire.service-public.fr/navigation/aquitaine_tresorerie.html			
Chartered Accountants	Ordre des Experts Comptables d'Aquitaine Tel. +33 (0)5 56 79 79 00 services@oec-aquitaine.fr			

USEFULL NUMBERS

	GIRONDE	DORDOGNE	LOT ET GARONNE	LANDES	PYRENNES ATLANTIQUES
DDT (Building permits)	Cité administrative rue Jules Ferry BP 90 33090 Bordeaux Cedex Tel. 05 56 24 80 80 ddtm@gironde.gouv.fr www.gironde.pref.gouv.fr	Cité administrative 24024 Périgueux Tel. 05 53 45 56 00 ddt@dordogne.gouv.fr www.dordogne.gouv.fr	1722, avenue de Colmar 47916 Agen Cedex 9 Tel. 05 53 69 33 33 ddt@lot-et-garonne.gouv.fr www.lot-et-garonne.gouv.fr	351, boulevard Saint-Médard BP 369 40012 Mont-de-Marsan Cedex Tel. 05 58 51 30 00 ddtm@landes.gouv.fr www.landes.equipement-agriculture.gouv.fr	Boulevard Tourasse Cité administrative 64032 Pau Tel. 05 59 80 86 00 www.pyrenees-atlantiques.gouv.fr

RENOVATION

CAUE (free advice from architects)	140, avenue de la Marne 33 700 Mérignac Tel. 05 56 97 81 89	2, place Hoche 24 000 Périgueux Tel. 05 53 08 37 13	9, rue Etienne Dolet 47 000 Agen Tel. 05 53 48 46 70	155, rue Martin Luther King 40 000 Mont-de-Marsan Tel. 05 58 06 11 77	22, rue JJ de Monaix 64 000 Pau Tel. 05 59 84 53 66
ANAH http://www.anah.fr (help & advice for Renovation)	Cité administrative 2, rue Jules-Ferry BP 90 33090 Bordeaux Cedex Tel. 05 56 24 81 99	Cité administrative Service urbanisme habitat construction Pôle développement de l'offre du logement 24024 Périgueux Cedex Tel. 05 53 45 56 00 Fax. 05 53 45 56 50	1722, avenue de Colmar 47916 Agen Cedex 9 Tel. 05 53 69 32 37 Fax. 05 53 69 33 69	351, boulevard Saint-Médard BP 369 40012 Mont-de-Marsan Cedex Tel. 05 58 51 31 08 Fax. 05 58 51 30 98	Cité administrative Boulevard Tourasse 64032 Pau Cedex Tel. 05 59 80 87 04 Fax. 05 59 80 87 38
ADIL (Legal Advice for Owners, Landlords and Tenants)	105, avenue Emile Counord 33300 Bordeaux Tel. 05 57 10 09 10 www.adil33.org	3 rue Victor Hugo 24000 Périgueux Tel. 05 53 09 89 89 Fax. 05 53 09 83 40 Adil.24@wanadoo.fr www.adil24.org	6 Bis Boulevard Scaliger, 47000 Agen Tel. 05 53 67 93 65 www.adil47.org	125 Rue Martin Luther King Caserne Bosquet 40000 Mont-de-Marsan Tel. 05.58.46.58.58 14 Avenue du sablar immeuble le Rubens 3ème étage 40100 Dax Tel. 05 58 91 00 11 www.adil40.fr	Agence de Pau 7, rue Camy 64000 Pau Tel. 05 59 02 26 26 Agence de Bayonne 1 rue Ulysse Darracq 64100 Bayonne Tel. 05 59 59 11 00 www.adil64.org

CHILDREN - EDUCATION

Child Care

www.mon-enfant.fr/web/guest/modes-garde/presentation

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Education	<p>Rectorat 5 rue Joseph de Carayon-Latour, BP 935 33060 Bordeaux Cedex Tel. 05 57 57 38 00 ce.recteur@ac-bordeaux.fr www.ac-bordeaux.fr</p>
Higher Education	<p>Tour de Sèze 3, terrasse Front-du-Médoc BP 20016 33007 Bordeaux Cedex Tel. 05 40 54 71 41 drobordeaux@onisep.fr www.onisep.fr/bordeaux</p>

EMPLOYMENT

Employment (DIRRECTE)	<p>Immeuble Le Prisme 19 rue Marguerite Crauste 33074 Bordeaux Cedex Tel. 05 56 99 96 12 dr-aquit.direction@direccte.gouv.fr www.aquitaine.travail.gouv.fr</p>	<p>2, rue de Cité 24016 Périgueux Cedex Tel. : 05 53 02 88 00 Fax : 05 53 02 88 59 ContactTel. direccte.dordogne@direccte.gouv.fr www.aquitaine.direccte.gouv.fr/dordogne</p>	<p>1050 B, avenue du Docteur-Jean-Bru 47916 Agen Cedex 9 Tel. 05 53 68 40 40 Fax. 05 53 66 00 08 dd-47.direction@direccte.gouv.fr www.aquitaine.direccte.gouv.fr/lot-et-garonne</p>	<p>4, allée de la Solidarité BP 403 40012 Mont-de-Marsan Cedex Tel. 05 58 46 65 43 Fax. 05 58 46 65 00 dd-40.direction@direccte.gouv.fr www.aquitaine.direccte.gouv.fr/landes</p>	<p>Cité administrative Boulevard Tourasse 64000 Pau Tel. 05 59 14 80 30 Fax. 05 59 02 42 13 dd-64.direction@direccte.gouv.fr www.aquitaine.direccte.gouv.fr/pyrennes-atlantiques</p>
ANPE http://www.pole-emploi.fr Tel : 3949	<p>5, place Ravezies CS 90077 33070 Bordeaux Cedex</p>	<p>135, boulevard du Petit-Change 24009 Périgueux Cedex</p>	<p>104, avenue du Docteur Jean-Bru 47031 Agen Cedex</p>	<p>8, rue des Frênes 40100 Dax</p>	<p>45, rue Émile-Guichenne 64075 Pau Cedex TRAVEL</p>

TRAVEL

Airports	<p>Aéroport International de Bordeaux - Mérignac Tel. +33 (0)5 56 34 50 00 www.bordeaux.aeroport.fr</p>	<p>Aéroport de Bergerac-Dordogne-Périgord Tel. +33 (0)5 53 22 25 25 www.bergerac.aeroport.fr</p>	<p>Aéroport International de Biarritz Tel. +33 (0)5 59 43 83 83 www.biarritz.aeroport.fr</p>	<p>Aéroport International de Pau – Pyrénées Tel. 33 (0)5 59 33 33 00 www.pau.aeroport.fr</p>
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USEFULL NUMBERS

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Trains (SNCF)	Informations, tarifs, réservations Tel. 08 36 35 35 35 www.sncf.fr				
Road	Tel. 05 56 96 33 33 www.bisonfute.equipement.gouv.fr				
Tourism in Aquitaine	Site officiel du tourisme en Aquitaine - Comité Régional de Tourisme d'Aquitaine 4/5 Place Jean Jaurès CS 31759 33074 Bordeaux Cedex Tel. +33 (0)5 56 01 70 00 tourisme@tourisme-aquitaine.fr www.tourisme-aquitaine.fr/en				
Offices de tourisme	Maison du Tourisme de la Gironde 21 Cours de l'Intendance 33000 Bordeaux www.tourisme-gironde.fr	Comité Départemental du Tourisme de la Dordogne 25 rue Wilson BP 40032 24002 Périgueux Cedex Tel. 05 53 35 50 24 www.dordogne-perigord-tourisme.fr	Comité Départemental du Tourisme de Lot-et-Garonne 271, rue de Péchabout BP 30158 47005 Agen Cedex Tel. +33 (0)5 53 66 14 14 cdt47@tourisme-lotetgaronne.com www.tourisme-lotetgaronne.com	CDT des Landes (40) 4 avenue Aristide Briand BP 407 40012 Mont-de-Marsan Cedex Tel. 05 58 06 89 89 www.tourismelandes.com	Comité Départemental du Tourisme Béarn Pyrénées Pays basque, Petite Caserne, 2 allée des platanes 64100 Bayonne Délégation Béarn, 22 ter, rue JJ de Monaix, 64000 Pau Tel: +33 (0)5 59 30 01 30 infos@tourisme64.com www.tourisme64.com

HEALTH & SECURITY

Hospitals	www.sanitaire-social.com/annuaire/centres-hospitaliers-aquitaine/AQUI/8/rc/1 (Click on link & nearest major city to find closest hospital)				
CPAM http://www.ameli.fr Tel : 3646	Caisse primaire d'assurance maladie de Gironde 33085 Bordeaux Cedex	Caisse primaire d'assurance maladie de la Dordogne 50 rue Claude-Bernard 24910 Périgueux Cedex 9	Caisse primaire d'assurance maladie du Lot et Garonne 2 rue Diderot 47914 Agen Cedex 9	Caisse primaire d'assurance maladie des Landes 207 rue Fontainebleau 40013 Mont-de-Marsan Cedex	Caisse primaire d'assurance maladie des Pyrénées Atlantiques 26 bis avenue des Lilas 64022 Pau Cedex 9
CAF http://www.caf.fr Or English speaking Staff : 08 11 36 36 46	Rue du Docteur Gabriel-Péri 33078 Bordeaux Cedex Tel. 0810 25 33 10	50, rue Claude-Bernard 24011 Périgueux Cedex 11 Tel. 0810 25 24 10	1, rue Jean-Louis-Vincens 47912 Agen Cedex 9 Tel. 0810 25 47 10	207, rue Fontainebleau 40023 Mont-de-Marsan Cedex Tel. 0810 25 40 10	5, rue Louis-Barthou 64000 Pau Tel. 0810 25 64 20

GIRONDE

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SETTING UP BUSINESS

Franco-British Chamber of Commerce and Industry	<p>FBCCI Dordogne Pôle Interconsulaire Créavallée Nord 295, boulevard des Saveurs 24660 Coulounieix-Chamiers Tel. +33 (0)6 10 35 18 91 roger.haigh@francobritishchamber.com www.francobritishchamber.com/dordogne</p>				
Chambre de Commerce et d'Industrie	<p>185, cours du Médoc CS 20143 33042 Bordeaux Cedex Tel. 05 56 11 94 94 contact@aquitaine.cci.fr www.bordeaux.cci.fr</p>	<p>Pôle interconsulaire Cré@Vallée Nord 24660 Coulounieix-Chamiers Tel. 05 53 35 80 80 contact@dordogne.cci.fr www.dordogne.cci.fr</p>	<p>52, cours Gambetta BP 90279 47007 Agen Cedex Tel. 05 53 77 10 00 cci@cci47.fr www.cci47.fr</p>	<p>293, avenue du Maréchal-Foch BP 137 40003 Mont-de-Marsan Cedex Tel. 0810 40 00 40 contact@landes.cci.fr www.landes.cci.fr</p>	<p>BP 128 21 rue Louis Barthou 64001 PAU CEDEX Tel. 05 59 82 51 11 contact@pau.cci.fr www.pau.cci.fr</p>
Chambre des Métiers	<p>46 Rue Général de Larminat, 33000 Bordeaux Tel. 05 56 99 91 00 www.cm-bordeaux.fr</p>	<p>Pôle Interconsulaire Cré@vallée Nord - 295 Boulevard des Saveurs 24660 Coulounieix-Chamiers Tel. 05 53 35 87 00 conseil@cm24.fr www.artisanat24.com</p>	<p>Impasse Morère BP 70 118 47004 Agen Cedex Tel. 05 53 77 47 77 sg1@cm-agen.fr www.cm-agen.fr</p>	<p>41 avenue Henri Farbos BP 199 40004 Mont-de-Marsan Cedex Tel. 05 58 05 81 74 www.cma-landes.fr</p>	<p>11 rue Solférino BP 608 64006 PAU CEDEX Tel. siège : 05 59 83 83 62 Tel. site de Bayonne : 05 59 55 12 02 www.cma64.fr</p>
Chambre d'Agriculture	<p>17 cours Xavier Arnoz CS 71 305 33082 Bordeaux Cedex Tel. 05 56 79 64 00 accueil@gironde.chambagri.fr www.gironde.chambagri.fr</p>	<p>295 boulevard des Saveurs Cré@Vallée Nord 24 660 Coulounieix-Chamiers Tel. 05 53 35 88 88 accueil@dordogne.chambagri.fr www.dordogne.chambagri.fr</p>	<p>Lalande, 47110 Sainte-Livrade-sur-Lot Tel. 05 53 36 25 52 www.lot-et-garonne.chambagri.fr</p>	<p>55 Avenue Cronstadt, 40000 Mont- de-Marsan Tel. 05 58 85 45 45 www.landes.chambagri.fr</p>	<p>60 Rue Francis Jammes 64240 Hasparren Tel. 05 59 70 29 20 www.pa.chambagri.fr</p>

EMERGENCY NUMBERS

Medical Help	15
Police	17
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Emergency Shelter	115				
Child in Danger	119				
Missing Child	116 000				
Duty Doctors	05 56 44 74 74	08 10 12 24 24		05.58.44.11.11	
	15				
Poison Control Center	05 56 96 40 80				
Burns Unit	05 56 79 54 62				
Paediatric Emergency	05 56 79 59 72				
On-duty Pharmacies	32 37				
Service de Sécurité Publique	Hôtel de police 23, rue François-de-Sourdis BP 912 33062 Bordeaux Cedex Tel. 05 57 85 77 77	Rue du 4-Septembre 24016 Périgueux Cedex Tel. 05 53 06 44 44 Fax. 05 53 06 44 43 police-ddsp.24@interieur.gouv.fr	2-6, rue Palissy 47916 Agen Cedex 9 Tel. 05 53 68 17 00 Fax. 05 53 68 17 21	22-23, place Joseph-Pancaut BP 353 40011 Mont-de-Marsan Cedex Tel. 05 58 05 52 52 Fax. 05 58 75 05 86 ddsp40@interieur.gouv.fr	5, rue O'Quin BP 1511 64015 Pau Cedex Tel. 05 59 98 22 22 Fax. 05 59 27 70 78
France télécom	1013 accessible 24/7				
Gas Board	05 56 79 41 00	0 800 47 33 33			
Water board	0 810 867 867	0810 230 220			
Electricity board	0 810 33 30 33	09 726 750 24			

GENERAL INFORMATION

www.legifrance.gouv.fr/Traductions/en-English/Legifrance-translations

www.france.fr/en/regions-and-cities/aquitaine-cradle-humanity.html

www.france.fr/en/tags-en/coming-france

www.dordogne.angloinfo.com/

www.france.fr/en/tags-en/working-and-succeeding-france

www.service-public.fr/langue/english/001445.html

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