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Freddy Rueda, Real Estate Languedoc

Posted on Monday November 18, 2013 (20:28:44)

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Freddy Rueda

Please tell us a bit about yourself and your company

Freddy Rueda's estate agency 'Real Estate Languedoc' has been helping clients find their dream property in the Languedoc region in the south of France since 1995.

Specialising in the Hérault and Aude departments of this beautiful wine-producing region, our agency's goal is to help our international and local clientele in their search for properties in all price ranges. Our agency prides itself on having one of the most extensive portfolios of quality properties in the region, from land to build on to village houses, from villas with pools to small chateaux.

What has the property market been like this year?

It's had a good start this year, and overall the Languedoc the market will be better in 2014 than 2013. The reason is that the economy in Europe is picking up and that Languedoc is an area of Europe where lots of expats congregate. Those who have travelled all around the world see it as a good compromise as it is Europe, you get the sunshine and you have a good quality life (food, wines etc.), easy access to low cost airline companies and so on.

Since the subprime crisis the prices have decreased by about 30% in this area and it looks like now we have reached the bottom. There are not enough houses in France for all the potential buyers and the French have a low personal ratio of debt, so the problems people have had in some countries (such as Spain) you don't have here. The market should not collapse.

What do you expect to happen to the market in 2014? Are there any "hotspots" to look out for?

I think that beginning of 2014 is a good time to purchase a property as some vendors didn't sell in 2013 and will not see many clients over winter time, so it may be good to place offers during the first months of 2014 before the market picks up.

What are the major challenges faced by expats looking to buy?

1) The language - It's difficult for expats to find the right agency offering a full service in English with no extra charge (preliminary contracts translated in English, opening bank accounts, house insurance, help with the utilities, taxes etc.)

2) The location - Even when an expat has decided on Languedoc, which is already a real decision, there are places where it is better to be than others. If you come from abroad you may think it is the same buying in one area as it is in another one located only 15km away, when this is not the case. The help of your estate agent is very important for this.

3) Getting the finance - Expats from Europe will find a good choice of banks granting mortgages for the purchase of a house in France, but if you come from somewhere outside of Europe it can be a nightmare as 90% will not provide this service. Also the deposit required in some banks is now 40%. Again your estate agent can direct you to the right banks depending on where you come from, if you work for an international company or not, and so on (not all banks have the same requirements).

4) Tax implications - Most of the expats have questions about their pension, their nationality, the time they have to be in France, health insurance. The estate agent they select should be able to help with all this.

What advice would you give to expats going through the buying process?

To deal with an estate agency which can provide full information, including guides, in English about buying a property in France but also about everything else you should know when coming to France (opening a bank account, house insurance, buying a car etc).

Can you be contacted for further information?

It would be a pleasure to answer your questions, please contact me - Freddy Rueda at frueda@aol.com
website: <http://www.realestatelanguedoc.com>

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