

# FRENCH PROPERTY INVESTMENT GUIDE



**VENDÔME**  
INTERNATIONAL PROPERTY

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# FRENCH PROPERTY INVESTMENT

## ABOUT VENDOME

We are a developer in France for more than 40 years, in the famous Spa Town of Evian, and we offer the best properties in France, and particularly in Evian, in the Alps, Around Lakes Geneva and Annecy, but as well Paris and Côte d'Azur. Via our real estate advisor offices in Evian, Thonon, Dubai (UAE) and Kuwait, we advise you at each step of your real estate investment. Our team is at your disposal to understand your needs and guarantee the best purchase. You are interested in a real estate investment, in France, and you would like to benefit from the best solution according to your needs and expectations?

Our mission is to guide you in your real estate investment in France. Vendome International Property.



HOW TO GET INTO PROPERTY INVESTMENT

# 7 EASY STEPS

Are you an investor from France or overseas seeking a hassle-free way to get into property investment? Do you seek a relatively hands-free approach to real estate investment but with promising returns in the long term?

Look no further.

**VENDOME**, France's leading property investment experts, provide a simple step-by-step approach to building your real estate portfolio. Drawing from intensive market research, this comprehensive guide outlines how to get into property without headaches.



That said, here are the seven simple steps to get started with property investment in France:



Decide on your investment goals



Find experienced property investment experts



Review their track record and credentials



Choose a property type that matches your profile



Understand legal requirements



Arranging finance and get a mortgage



Complete the purchase and become a landlord

*“Average house prices in France have risen by 127% in the last 10 years with a predicted rise of nearly 18% over the next five years, across the country.”*

French association, Forbes

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# DECIDE ON YOUR INVESTMENT GOALS.

Determining your investment goals is the first and most crucial step when getting into property investment. While everyone's financial objectives may vary, it's essential to prioritise two key aspects: capital appreciation and long-term yield.



# CAPITAL APPRECIATION FOR A FRUITFUL INVESTMENT.

**Investing in property market offers the potential for significant capital appreciation over time.**

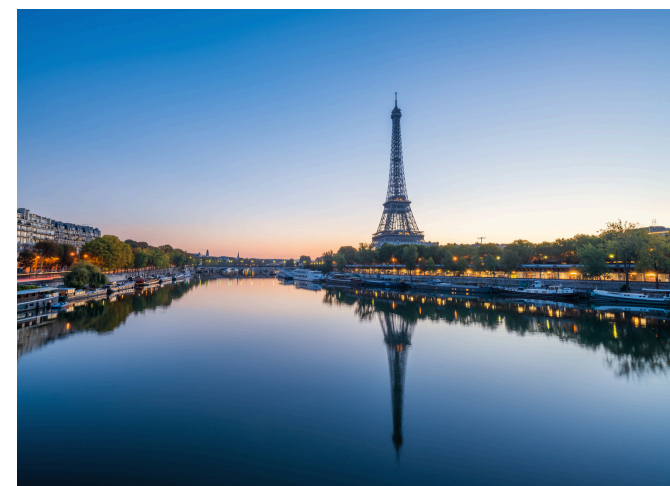
One of the primary benefits of off-plan investment is the potential for capital appreciation. By purchasing a property at an early stage, you can often secure a lower price than the market value at completion. This price difference can translate into significant profits when the property is ready for sale or rental.

# LONG TERM YIELD FROM RENTAL INCOME .

**In addition to capital appreciation, generating a steady long-term yield from your rental property investment is equally important**

Rental income can provide a consistent cash flow stream, contributing to the overall return on investment. You'll need to invest in properties in high-demand rental markets and maintain desirable rental units to secure a reliable income stream that helps offset expenses and contributes to your financial goals.

For a balanced portfolio with promised returns, we recommend going for property investments that offer both capital appreciation and long-term yield. While capital appreciation can be more unpredictable and subject to market fluctuations, long-term yield through rental income offers stability and cash flow throughout your investment journey. Striking a balance between these goals can give you the best chance for sustained financial growth and security.



Moreover, it's worth noting that property investments tend to be long-term commitments, often requiring patience and a strategic approach. You benefit from both short-term and long-term gains by aligning your investment goals with the potential for capital appreciation and long-term yield.



# FIND YOUR EXPERIENCED PROPERTY INVESTMENT EXPERTS.

Partnering with an experienced investment expert is critical to your journey on how to get into property investment in France

At Vendome, our team has worked with property investments for years, simplifying the process for investors like yourself. Here are what you stand to benefit from when you team up with property investment specialists like Vendome Property



# THE EXPERTS GET TO HANDLE THE LEGWORK.

Rather than researching properties yourself, let our experts do the legwork. We've built market-leading data on up-and-coming property areas in France, prices, and investment opportunities to help you confidently choose the most suitable investment.



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# ACCESS TO PRIME OPPORTUNITIES.

Working with reputable investment experts provides access to prime opportunities not available publicly. We have strong relationships with developers, agents, and vendors across France, giving clients early access to properties with the highest potential returns.



# ONGOING MANAGEMENT & SUPPORT.

Vendome will help you invest and provide ongoing property management and client support. Our sister company, Bailet privilege services, fully manages all properties, handling any issues that arise. Our dedicated contacts provide support whenever needed, answering questions and keeping you updated on your investments. A reliable developer increases the likelihood of timely completion and high-quality construction.



In summary, partnering with Vendome property provides a hassle-free approach to gaining exposure to the lucrative property market. Our experts handle the details so you can confidently purchase your dream home



# REVIEW THEIR TRACK RECORD & CREDENTIALS.

Your next step in getting into real estate in France is knowing your investment partner, especially when buying property in France as a foreigner.

To invest in property confidently, finding an established firm with a proven track record of success is essential, as with any industry; experience and expertise matter. Look for experts that have facilitated property investments for many years and have a strong reputation.

Here are some things to consider when choosing a property investment expert:



# CREDENTIALS & QUALIFICATIONS.

Vendome Property offers deep expertise in French real estate, with a skilled team that understands local laws and market trends. Their strong credentials and network with notaires and developers ensure seamless, secure investments for clients.



The service was exceptional and the process was very smooth and hassle free and i'm very satisfied with the service and attitude they take towards their customers

Abdulrehman albgishi

★★★★★

Very friendly, efficient and professional staff, Cant wait to move into my new apartment.

Holl Morris

★★★★★

★★★★★



# LONGEVITY & REPUTATION.

With 40 years of experience, Vendome Property has established a strong reputation for reliability and expertise in the French real estate market. Their longevity is a testament to their consistent commitment to excellence, making them a trusted partner for investors seeking stability and success in their property ventures.

# RANGE OF SERVICES.

Vendome Property offers a comprehensive range of services, including property buying, property selling, luxury concierge, and property investment. Whether you're looking to purchase or sell a property, invest in the French market, or enjoy bespoke luxury services, Vendome Property provides tailored solutions to meet your needs with expertise and personalized attention.

Our company was founded back in 1980. We have been developing ourselves and gaining most valuable professional experience. Our team is very well trained to satisfy your needs.



# CHOOSE A PROPERTY TYPE THAT MATCHES YOUR RISK PROFILE.

Learning how to become a property investor involves understanding different property types.

Choosing an asset class that matches your risk tolerance and investment goals is vital. At **Vendome**, our extensive experience in French property market means we can guide you to the right property type for your needs.



Samoens- French Alps

Cannes- Cote d'Azur



Off-plan property investment in France can be highly rewarding if approached with careful planning and due diligence. By understanding the benefits, risks, and key considerations outlined in this guide, you can make informed decisions and maximize your investment returns.

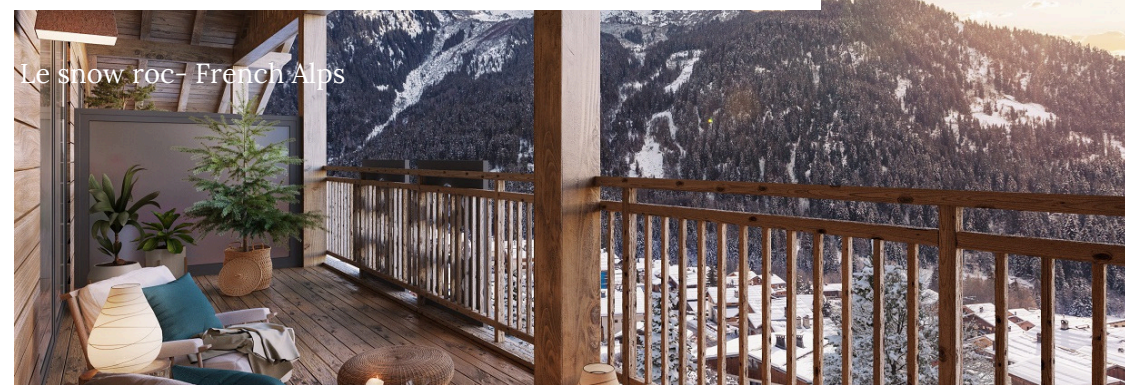
At Vendome, we source residential buy-to-let properties in areas with strong demand and a supply shortage to maximise your returns – stable income and steady appreciation.



Suresnes- Paris



Parc Bel Azur- Antibes



Le snow roc- French Alps



# REVIEW DUE DILIGENCE & LEGAL DOCUMENTS

The next step in navigating how to start investment properties is to examine the due diligence and legal documentation.

The legal work involved in purchasing a property in France is crucial for a secure transaction. It begins with hiring a notaire, who handles the legal aspects, including drafting and verifying contracts.



# COMPROMIS DE VENTE.

The process starts with signing a preliminary contract (compromis de vente), followed by a due diligence period where the notaire checks for any legal issues, such as liens or compliance with regulations

# 2 ACTE DE VENTE.

The final contract, known as the acte de vente, is signed at the notaire's office. This document formalizes the transfer of ownership from the seller to the buyer

Upon signing, the remaining balance of the purchase price is paid, and the notaire registers the new ownership with the French Land Registry. At this point, the buyer receives the keys to the property.



# 3 COOLING OFF PERIOD.

After signing the compromis de vente, the buyer is granted a 10-day cooling-off period. During this time, you can reconsider the purchase without any penalties. If you decide to withdraw, you must do so in writing within the 10 days to recover your deposit.



Contact us today to explore viable investment opportunities and take the first step toward financial freedom







# ARRANGE FINANCE & GET A MORTGAGE.

If you lack the means to finance your property investment, how to start securing a mortgage should be the next thing on your mind. With Baron & Cabot, arranging finance and obtaining a mortgage is straightforward. Our team of property experts handles the legwork so you can start earning rental income with minimal hassle.

Financing and obtaining a mortgage in French real estate involves several steps. First, it's important to compare mortgage options from French banks or international lenders to find the best rates and terms.

The mortgage application process begins as soon as the reservation fee is paid. To expedite approval, provide the necessary documentation, including pay stubs, tax returns, bank statements, and photo IDs.



With pre-approval, the mortgage lender will issue an “Agreement in Principle” (also known as a “Decision in Principle” or “Mortgage Promise”) outlining the maximum amount they will lend based on your financial circumstances. This allows us to proceed confidently in purchasing your selected property.



When securing a mortgage for French real estate, understanding the process and options is essential. French banks typically offer mortgages with fixed or variable interest rates, and the terms can range from 5 to 30 years.

A down payment of at least 20% is usually required, though this can vary. The application process involves providing detailed financial documents, such as proof of income, bank statements, and a credit report. French lenders may also consider the property's value and location.

After reviewing your application, the lender will issue a mortgage offer (offre de prêt), which includes all the terms, interest rates, and repayment schedule. You have a 10-day period to review and accept this offer. Once accepted, the mortgage is secured, and funds are made available at the final contract signing (acte de vente). French mortgage rates are generally competitive, and there are options for non-residents, making it accessible for international buyers to finance their property investment in France.

When you opt for Vendome's hassle-free property investment service, arranging finance and obtaining a mortgage needn't be complicated or time-consuming. Our experienced team handles the entire process, allowing you to become a property investor with confidence.



# COMPLETE THE PURCHASE & BECOME A LANDLORD.

The last step on how to get into the property market is becoming a landlord.

Once you've selected a suitable investment property and understood the terms, it's time to complete the purchase. At this stage, The NOTAIRE handle all the legal paperwork and finalise the contracts to make the process hasslefree for you.



# EXCHANGING CONTRACTS.

At the notaire's office, sign the final contract (acte de vente), which formalizes the transfer of ownership. This document includes the purchase price and all terms of the sale.



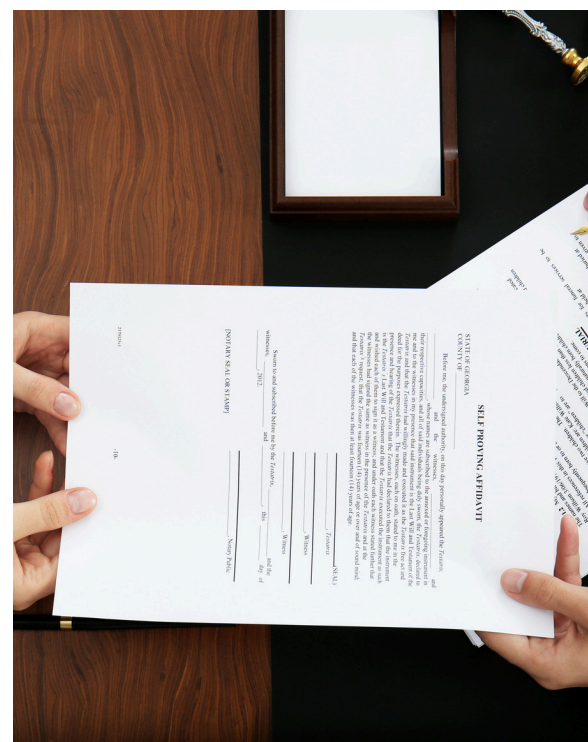
# PAY REMAINING BALANCE.

Pay the remaining balance of the purchase price, as outlined in the final contract. This payment is made to the notaire, who will handle the financial aspects of the transaction.



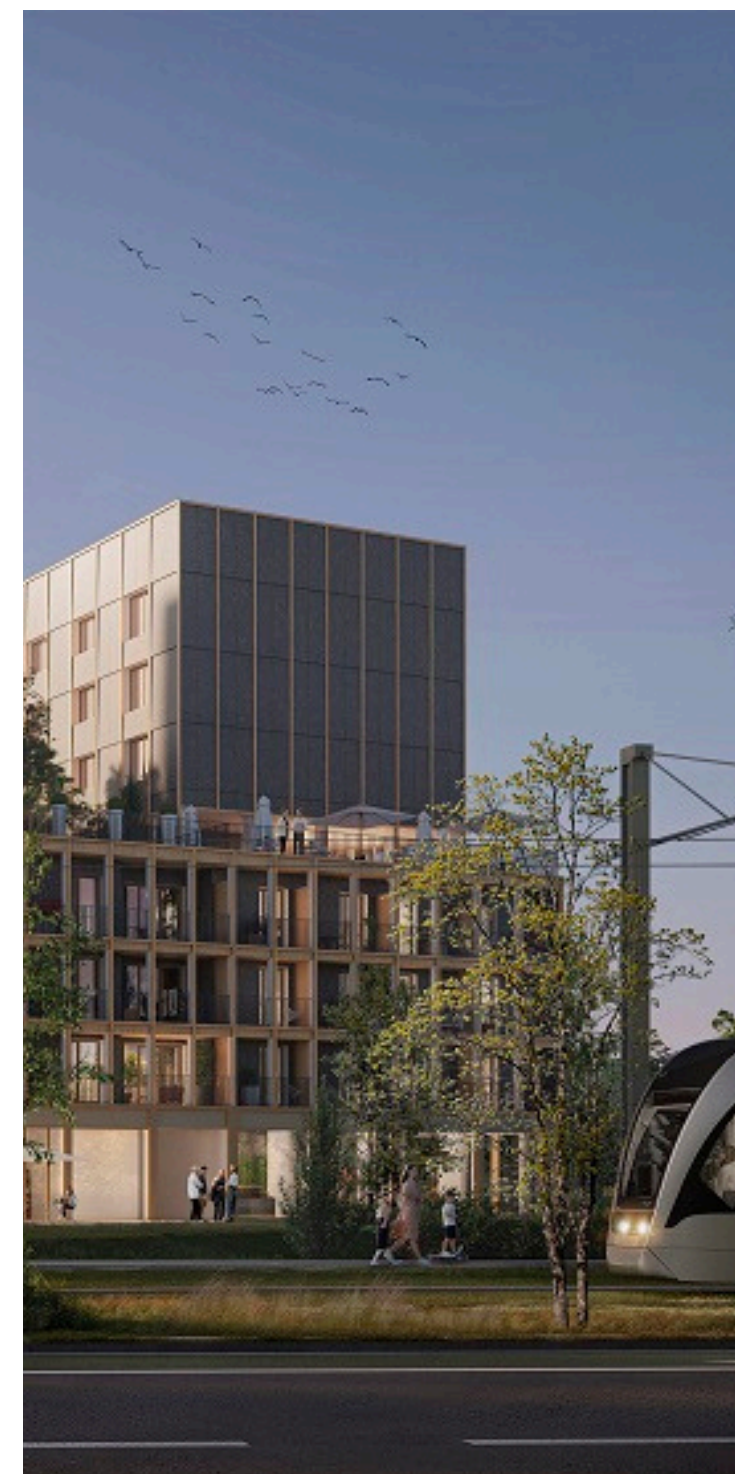
# COMPLETING THE PURCHASE.

After negotiating the price and finalizing the contract, complete the purchase by signing the final deed of sale (acte de vente) with the notaire. Once this is done, the property is officially yours.



# BECOMING A LANDLORD.

As a new landlord, you'll need to manage your property, whether renting it out or maintaining it as a second home. This includes handling tenant agreements, property maintenance, and adhering to local regulations. If you plan to rent, you'll need to comply with French rental laws, which protect both landlords and tenants.



This step marks the beginning of your responsibilities as a property owner in France, offering the potential for rental income and long-term investment growth.

**With the guidance and support of vendome behind you, purchasing an investment property needn't be confusing or stressful. We're with you every step, from finding your ideal investment to becoming a landlord, ensuring a straightforward process and many prosperous years as a property investor. Reach out to us today for more info.**

# VENDOME'S VALUES

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At Vendome, we understand that getting into property investment successfully goes beyond the initial acquisition. Hence, we provide ongoing support and portfolio management services to ensure your investments thrive. Our dedicated team takes care of the day-to-day management tasks, allowing you to enjoy the benefits of your investment without any headaches.

## EVALUATING

In collaboration with local and international developers strictly selected for the quality of their completed residences and for their conscientious, we offer you a large choice of off-plan and ready properties: For investment or for personal use, residence or holiday home

## ADVISING

We have carefully combined a specialist team of professionals with extensive knowledge of both the markets of the Middle East and regions of France. We can provide you with a wealth of knowledge and trusted opinions, in order to find a solution that suits your real estate requirements. Following a personalized meeting, we analyze together your needs and offer you tailor-made investment, best suited for your situation.

## FOLLOWING UP

We make sure we are with you every step of the way, giving you all the support and advice you need to ensure that you have a pleasant experience, so we can continue a strong relationship in the future. Our teams are located in Europe and in the Middle East to offer you a high quality of service from the comfort of your home.





# CONCLUSION

The potential rewards of property investment are substantial and long-lasting. By following the steps outlined in this guide, you can confidently navigate the process of how to get into property investing with no hassle, and with Vendome's guiding you through this journey, investing in the lucrative France real estate market is easier than ever.

By relying on our expertise and experience, you can feel confident making one of your life's most important financial decisions. Contact us today to discuss your property investing goals and get started on this exciting new chapter.

Off-plan property investment in France can be highly rewarding if approached with careful planning and due diligence. By understanding the benefits, risks, and key considerations outlined in this guide, you can make informed decisions and maximize your investment returns.

# FAQ: How To Get Into Property Investment.

## What is the best way to start in property?

To summarise, the best way to start in property involves the following steps:

1. Educate yourself about the market
2. Set clear investment goals
3. Build a financial plan
4. Research the market
5. Seek professional guidance
6. Select the right property
7. Conduct due diligence
8. Secure financing

By following these steps, you can establish a solid foundation for successful property investment and work towards achieving your financial objectives.

### How to get money to invest in property?

There are several ways to obtain money to invest in property, including savings, mortgage loans, equity release, and private lenders.

**Savings:** Use your savings or accumulated funds to finance your property investment. This approach allows you to invest without additional debt or interest payments.

**Mortgage Loans:** Secure a mortgage loan from a financial institution or lender. The loan amount is typically based on your creditworthiness, income, and the property's value. The property itself serves as collateral for the loan.

**Equity Release:** If you already own a property with substantial equity, you can release some of that equity through options like remortgage or home equity loans. This released capital can be repurposed as investment funds to aid you in getting into fresh property investment.

**Private Lenders:** Explore options for borrowing money from private lenders specialising in property investment. Private lenders may offer more flexible terms and faster approval processes than traditional financial institutions.

Overall, it's essential to carefully consider your financial situation, risk tolerance, and the terms and conditions of any financing options before proceeding.

### Is getting into the property worth it?

Yes, getting into property investment is worth it. The main reasons making property a lucrative investment include: the potential for appreciation, rental income generation, portfolio diversification, hedge against inflation, tangibility, tax benefits, and long-term financial stability.

**Potential for Appreciation:** Property has the potential to increase in value over time, allowing you to build wealth through capital gains. Historically, property values have shown an upward trend and are expected to keep the momentum.

**Rental Income:** Property can provide a steady rental income stream, especially in high-demand areas. Rental income can help cover mortgage payments and expenses and generate cash flow.

**Tax Benefits:** Property investment often comes with various tax benefits, such as deductions for mortgage interest, property taxes, and depreciation. The tax professionals at VENDOME can help you understand the specific tax advantages available to you.

**Long-Term Financial Stability:** Property investment can provide long-term financial stability, especially when approached with a strategic plan. Carefully selected properties in good locations have the potential to generate consistent income and appreciate value over the years.

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INTERNATIONAL PROPERTY



EUROPE  
FRANCE



MIDDLE EAST  
DUBAI



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KUWAIT

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