

# LEGGETT PROPERTY MANAGEMENT

Your free guide to owning a holiday home in France



Brought to you by the experienced and innovative team at



PROPERTY MANAGEMENT

Trust our local experts with the management and rental of your French property

## OWNING A HOLIDAY HOME

### OWNING A HOLIDAY HOME IN FRANCE

**Leggett Immobilier has been helping clients find their dream holiday home in France for well over 20 years. We have now expanded this service and are helping clients look after (and rent out if required) their homes throughout the country. This guide will take you through the key steps to making sure that your key asset is safe, secure and well looked after. For those looking to earn an income from their homes we also give hints and tips on how to get clients coming back year after year.**

Talk to us today

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France





## MAKING SURE THE HOUSE AND CONTENTS ARE FULLY INSURED



All holiday homes carry a higher risk of burglary, no matter how safe your particular part of France may be. This is one of the reasons why a standard home that is empty for more than 30 days will usually require a specialist, unoccupied, home insurance policy. Did you know that by not declaring the fact it is a holiday home, or by buying the wrong policy, your insurance cover could be invalidated?

It doesn't always pay to buy the cheapest cover and it definitely pays to shop around. Leggett Property Management works with a bilingual insurance broker who work with over 20 different insurance companies, including some of the biggest names such as Axa, Allianz, Swiss Life and Generali. They will scour the market to find you the most suitable policy and are experts at working with overseas property owners.

## What type of insurance do you need?

- Property - villas, houses, chalets, townhouses, apartments - in fact, all kinds of full time/holiday home.
- Contents - from your TV set to your vintage bicycle and art collection
- Travel - make sure that you are fully covered from the time you set out from home



## TIPS TO DETER BURGLARS

### IT HELPS TO HAVE OUR PROPERTY MANAGERS MAKE REGULAR CHECKS ON YOUR PROPERTY

1. Ask our property managers to ensure your garden is well maintained - a freshly mown lawn implies someone is living there
2. Install motion sensor lights outside your front door - unwanted guests hate the spotlight
3. Ask our managers to remove any mail - an overflowing letterbox is a sure sign of an unoccupied house.



4. Installing a simple safe within the property for when your guests go out for the day - it could reduce your insurance premiums
5. Make sure all windows and doors have suitable locks - a secure house deters «impulse» burglars
6. Put a smart lock on your front door - the longer it takes, the more likely they will give up



7. Consider installing an alarm system - reduce your insurance premium and scare away unwanted visitors
8. Use timer activated lamps - gives the impression that someone is home
9. Install a video doorbell from [www.ring.com](http://www.ring.com) (or similar) - talk to visitors from work or your primary home, whilst capturing their image
10. Don't give keys out to all the neighbours! - the fewer people with access the better

Our property managers can help with all of these and more!





YOUR HOME IN SAFE HANDS



## EMPLOYING A LOCAL PROPERTY MANAGER



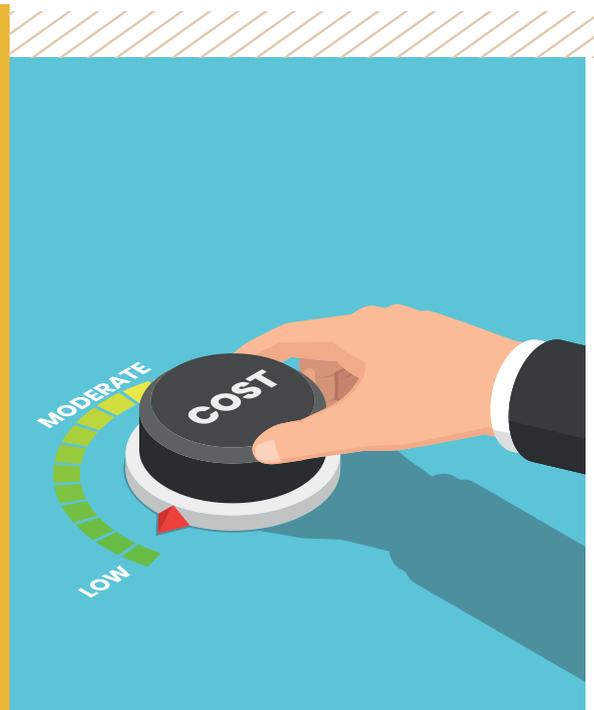
It is incredible that some people are prepared to spend hundreds of thousands of euros on their dream holiday home....and then balk at paying a few euros each month to have a professional take care of it. Instead they let the garden grow wild, the mail stack up and leave the property open to burglary, even to the extent of invalidating their home insurance.

Employing a local property manager means that the inside and outside of your property will be checked regularly. You will know that your smoke alarms are working, the roof isn't leaking and that your property is secure. They will make sure that the lawn is cut, leaves are swept and the pool is open and sparkling upon arrival. What is more, your local property manager will have a precious «little black book» of trusted local artisans, people they will have worked with before and know to be reliable and good value. They can arrange for work to be done, helping translate and understand all estimates. They will be your eyes and ears on site anytime you require.

## How much does it cost?

From 40-70 euros per month depending upon the type and size of the property and garden.

We offer a set price and package, with half yearly rates available if required.



# RENTING OUT YOUR HOME

For those clients looking to earn rental income from their holiday homes it is essential to get professional advice. The first step is to understand market demand, where your competitor properties are located and what they charge.

Getting your seasonal pricing right is critical to having full occupancy and maximising income. Leggett Property Management can help with this, using our bespoke software, database and analysis of the local rental market and our local knowledge and expertise.

After that, you need to ensure that your property is advertised through the very best portals and websites and that your description stands out. Again, we have long standing expertise in search engine optimisation as well as insisting on outstanding photography.

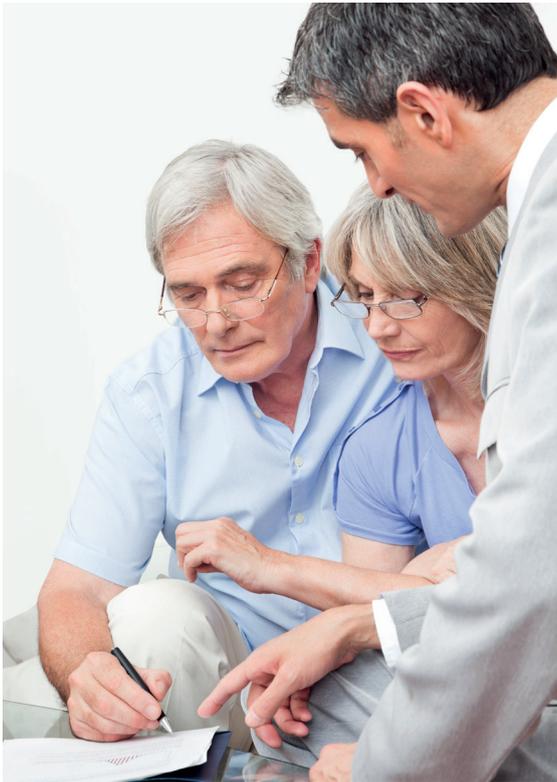
«Staging» a house properly, for the photographs, is just as important (if not more) as using the right keywords and phrases.



Our « **ESSENTIAL** » service manages your bookings and helps maximise revenue.

Our « **PLUS** » service offers the above, as well as full management including guest welcome, professional laundry and housekeeping.





## UNDERSTANDING YOUR TAX IMPLICATIONS



We can not stress strongly enough the importance of getting financial advice, specific to your situation. Leggett Property Management works with a specialist advisor, used to dealing with international clients. Rules and regulations are open to change and you should seek up to the minute advice. We will be happy to put you in touch with a specialist advisor. As a rough guide for property rentals:

- you are liable to French income tax, whether or not you are resident in France
- you will need to submit a return to the French authorities
- you will also need to declare the income to your home authority, although you are unlikely to be taxed twice (subject to the bilateral tax conventions in force) for income up to 27,519 euros pa the tax rate is 20%
- above this figure the rate is 30% - these figures are for net income
- non residents are also liable to «social charges». These are highly contentious and currently being challenged in court. Your financial advisor can give you more detailed information

Furnished lettings  
The two main tax regimes are  
micro-BIC and regime réel.

**TAX  
HELP**





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