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The buyer's guide

Buying in La Rochelle and on the Île de Ré: from a framed project to the keys.

LA ROCHELLE & ÎLE DE RÉ

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Before anything else

You have just entrusted us with your property search. Thank you for the trust: we know what it represents. Buying a property, here as anywhere, is one of the weightiest decisions of a lifetime — and one of the most poorly equipped. People set out with listings, a monthly-payment calculator and a great deal of intuition. This guide is here for everything else.

It gathers what we have been repeating in meetings for years, in La Rochelle, across the surrounding area and on the Île de Ré. Nothing theoretical. These are the questions that keep coming back, the mistakes we see replayed. And the method for avoiding them. Keep it to hand: you will come back to it at every stage, from the first viewing to the appointment at the notaire's office.

A word before we begin. This guide gives general guidance, valid for most situations. It replaces neither your notaire, nor your bank, nor your NIIDS adviser. As soon as a point touches your specific case — above all legal or tax questions, and especially as an international buyer — they are the ones to turn to. We will remind you of this throughout these pages.

Frame the project, properly

Most searches that stall share the same starting point: a vague brief. "A house with character, not too far from the centre, with outdoor space." On paper, everyone agrees. Six months and twenty viewings later, the couple still cannot say why no property has worked.

The work to be done is simple, and almost nobody does it in writing. Separate what you need from what you want. Needs are what make life possible: the number of bedrooms, the distance to the school or the station, a single-storey layout if stairs are a problem. Wants are what make life pleasant: the fireplace, the view, the exposed stone. Both matter. But when the time comes to decide — and it will come — only this hierarchy will stop you letting the right property go for a secondary reason.

We always ask our buyers the same thing: your three non-negotiable criteria. Not five, not eight. Three. The ones you will not concede, even when charmed. Everything else becomes a bargaining chip. The exercise sounds brutal; it is liberating. It turns a search you endure into a search you steer, and it allows us, on our side, to show you only properties worth your journey.

One last framing point: the horizon. A property for five years is not bought like a property for twenty. If you expect to resell in the medium term, ease of resale becomes a criterion in its own right: a sought-after location, an in-demand property type, no deal-breaking flaw. If you are buying the house you will grow old in, you can afford something more unusual. Nobody can make that choice for you, but it changes how you read every listing.

The three-criteria test

Write your three non-negotiables on a sheet of paper. If your partner does the exercise separately and your lists do not overlap, you have just saved yourselves several months: the conversation you need to have is there, not in the listings.

The budget, without wishful thinking

A purchase budget is not the asking price. It is the price of the property, plus the so-called "notaire's fees", plus any works, plus the incidental costs that always surface too late: removals, first fittings, sometimes loan-guarantee or bank arrangement fees.

On purchase costs — the so-called "notaire's fees", most of which are not fees at all but State and local duties — keep an order of magnitude in mind: for an existing property in France, allow around 8% of the sale price, sometimes a little more. Most départements, including Charente-Maritime, have raised their transfer duties since 2025. Most of that sum does not actually pay the notaire — it is duties and taxes passed on to the State and local authorities. For new-builds it is markedly less. First-time buyers benefit in some cases from a more favourable regime; your notaire will confirm it, and will produce the exact calculation for a given property. Sign nothing on the back of a rough estimate.

A word on the deposit. For most files today, banks expect you to cover at least the acquisition costs, and often a share of the price. The stronger your contribution, the better the terms you can negotiate. But do not empty every account: a bank likes the savings that remain after the purchase as much as those that go into it. Keeping a reserve reassures the lender — and it will reassure you the day the water heater gives up a month after you move in.

Then comes borrowing capacity. Do not set off on viewings with a theoretical budget from an online simulator. See your bank or a broker before the first viewings — international buyers should note that several French banks and specialist brokers routinely lend to non-residents — and leave with a written agreement in principle: a document stating how far the lender is prepared to follow you, subject to full review of the file.

That piece of paper changes everything, and here is why. When a seller receives two similar offers, they do not choose the highest. They choose the safest. A buyer presenting financing already validated in principle carries more weight than a buyer with an uncertain budget, even a slightly better-paying one. On sought-after properties, where everything is decided within days, it is often the agreement in principle that makes the difference. It is your best negotiating weapon, and it costs one appointment.

The market you see, and the one you don't

A conviction forged in the field: the property portals do not show the whole market. They show its visible part — the part that needs advertising to find a taker.

The best properties often sell before they are ever published. This is not an estate agent's tall tale. When a house combines location, condition and the right price, the agency that takes on the listing already knows three or four buyers waiting for it. It picks up the phone before writing the advert. By the time the property appears online — if it ever does — the viewings are done and the offer is signed. The buyer who watches portal alerts is, structurally, second in line.

There are also properties that will never be published at all. Some owners entrust us with their sale on condition of total discretion: no photos in circulation, no address, no displayed price. This is what we call off-market, and it is especially true of prestige or unusual properties, where potential buyers number in the dozens rather than the thousands. Those properties are presented hand to hand, to identified buyers.

You can see where this is going. By entrusting us with your search, you have just changed sides. Our advisers know your file, your criteria are set, your financing is framed. When a property that matches you comes into the agency, you are told before any publication. And for confidential properties, you are among the few who will ever hear of them. An entrusted search is a place in the queue — on the right side of the information.

View like a professional

A buyer's viewing lasts thirty minutes and looks at the décor. A professional's viewing lasts the same time and looks at everything else. The difference is a checklist, and nothing stops you having the same one.

Start with the structure. Cracks on the façade and load-bearing walls: a hairline crack in the render has nothing in common with a stepped crack running through the wall. The state of the roof, seen from the street or the garden: displaced tiles, ridge line, gutters. The roof frame if the attic is accessible. You are not an expert, and that is fine: your role is to spot what deserves an expert's eye before the offer, not to rule on it yourself.

Then hunt for damp. It is the most disguised defect in France. Beware of a freshly repainted room in a home that otherwise is not, of a musty smell, of blisters under the wallpaper, of marks at the foot of walls or in ceiling corners. Open the cupboards set against outside walls. On the coast, between sea air and high water tables in places, damp needs close watching.

The electrics and plumbing tell the property's real age. An old fuse board, sockets without earthing, a dated meter: bringing a full installation up to standard adds up quickly. The electrical diagnostic report, compulsory in France for installations over fifteen years old, gives you an objective baseline. Actually read it — not just its conclusion.

The DPE — the French energy performance certificate — deserves more than a glance at the letter. A home rated F or G means heavy bills and letting restrictions already in force, worth weighing if you ever plan to rent it out: G-rated homes can no longer be let since 2025, and F will follow in 2028. The works budget, meanwhile, can be priced from the offer stage. Conversely, a good rating costs more at purchase but comes back at resale. Look at the detail of the report too: the heating system, the insulation, the costed recommendations. And if you are considering a house rated E, F or G, the seller must provide an energy audit: read it — it prices the works scenarios.

Orientations, for their part, cannot be checked on a floor plan: an aspect is verified with the sun. A west-facing living room is a marvel at 7 pm in summer and a dark room on a November morning. If you really like the property, come back at a different hour. And while you are at it, come back for the district too: a street that is quiet on Tuesday at 2 pm can be another street on Saturday night, or in the morning at school time. Walk around the block. Listen.

In a copropriété (a French co-owned building), finally, you are not just buying a apartment: you are buying a share of a building and of its management. Three documents say almost everything. The charges, first, as a real annual amount and not a vague estimate. The minutes of the last general meetings, next: that is where neighbour disputes, arrears and works postponed year after year lie dormant. Voted and upcoming works, above all: a façade renovation or roof repair voted before your purchase may remain, depending on what the compromis provides, at the expense of one party or the other. Your notaire will nail this down in black and white.

> **The viewing checklist, in brief**
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> - Structure: cracks, roof, roof frame, floors.
> - Damp: smells, marks, suspiciously fresh paint, cupboards on cold walls.
> - Electrics and plumbing: fuse board, sockets, age of the installation, diagnostic reports.
> - DPE: the letter, but above all the detail and the recommendations.
> - Orientations: revisit at another time of day.
> - Neighbourhood: go there on a weekday, in the evening, at the weekend.
> - Copropriété: real charges, minutes of recent meetings, voted and upcoming works.

La Rochelle is not one town — it's ten

Buying "in La Rochelle" means next to nothing. A few hundred metres apart, the atmosphere changes, the property types change, and so does the price level.

The historic centre and the surrounds of the Vieux-Port are the postcard: stone, arcades, characterful apartments. There you pay for the address, and you accept the constraints that come with it, from parking to the rules governing façades. La Genette, between Parc Charruyer and the sea, remains the archetypal residential quarter — fine family houses that sometimes change hands without ever appearing in a listing. Les Minimes lives to the rhythm of its marina and the university, a market where investors cross paths with residents. Tasdon, long a railway workers' quarter, now draws those who want town houses with gardens a few minutes' cycle from the centre. And the further out you go — Fétilly, Lafond, Port-Neuf, or the towns of the wider area: Lagord, Puilboreau, Aytré, Nieul — the more the space-to-price ratio breathes.

None of these districts is "better" than another. Each suits a life. The classic trap, for a buyer arriving from elsewhere, is to project their home city's reading grid onto La Rochelle and compare prices per square metre between districts that are not comparable. It is exactly the kind of blind spot a local adviser corrects in a single conversation.

The Île de Ré, a case apart

If your search looks towards the bridge, a warning is in order. On Ré, the heart moves faster than the planning rules — and the planning rules always win.

The island is largely covered by the French coastal law (loi Littoral) and by strict planning documents. In plain terms: building happens in continuity with what exists, the shoreline strip is sanctuarised outside already-built sectors, and a large share of the territory is zoned natural or agricultural, where extensions, outbuildings and pools are tightly restricted. The barn "full of potential" sometimes has none. The plot with the view may remain a meadow all its life. Add the question of marine flooding: the island has not forgotten storm Xynthia, and a risk-prevention plan governs part of the territory.

We are not telling you this to put you off. Ré remains one of the most beautiful places to buy in France. We are telling you because on the island more than anywhere, everything is verified before the offer: the zoning, the real building rights, the drainage, the easements, the commune's rules on seasonal letting if that enters your plans. Two houses three streets apart can fall under rules that have nothing in common. On every Ré file, the notaire's validation of the specific case is not a formality: it is the heart of the operation. We prepare the ground; the notaire decides.

The offer: the moment everything turns on

The property is found. Now comes the most uncomfortable exercise of the whole journey: naming a price. Two fears face off — overpaying, and letting it slip away. A few bearings to hold both in check.

First, an offer is not calculated from the asking price, but from the value of the property. How long has it been on the market? At what prices have comparable properties in the sector actually sold in recent months? Are there other viewings, other buyers positioned? A freshly listed property at the right price is not negotiated like one that has displayed the same figure for eight months. That is precisely the analysis we put on the table before every offer: our estimate of value, the state of the competition, and our recommendation — including when it is to offer the asking price.

Because it must be said plainly: on rare properties, speed matters more than people think. Shaving off a few thousand euros by letting three days pass is sometimes saving 1% and losing the house. We have seen buyers regret for years a property lost to a negotiation of principle. When the property ticks your three non-negotiables, the price is within the market and your financing is ready, a fast, firm, well-constructed offer is often the best wealth decision of the whole file.

Well-constructed meaning what? Written, dated, with a short validity period, accompanied by your bank's agreement in principle and a word about your situation. A seller does not just read a figure: they read a file that will go the distance. One last thing: an accepted offer commits you towards the compromis. You do not make one "to see". You make one when you are ready to buy.

From the compromis to the keys

The offer is accepted. Breathe: the most stressful part is behind you, and French law carefully organises what follows to protect you.

The compromis de vente — or the promesse, depending on the case — fixes the agreement in detail: price, conditions, attached diagnostic reports, deadline for the final deed. That is when the notaire's work truly begins, and it is the moment to ask all your questions, even those that feel naive. There are none.

Once the compromis is signed and notified, as a private buyer of a home in France you have a ten-calendar-day withdrawal period, running from the day after first presentation of the notification. Ten days during which you may walk away without justification and without penalty. This period protects the buyer, and the buyer alone:

the seller is bound. Use it intelligently — to re-read, to send a tradesperson through if works are planned, to check one last point. Not to doubt everything on principle.

Then comes the financing condition. If you are buying with a mortgage, the compromis provides that the sale will only proceed if you obtain your loan, within a period and on terms written into it. If the bank refuses within the agreed framework, you recover your deposit. It is a powerful protection, on one condition: that the terms written into the compromis match the reality of your file. An unrealistic interest-rate cap or too short a period can weaken it. Here again, notaire and adviser keep watch.

How long until the keys? As a rule, allow around three months between the compromis and the final deed (acte authentique) — time for the loan offer to be issued and accepted, and for the notaire to gather the planning and copropriété documents. Sometimes a little less, sometimes more if the file is complex. On completion day, a final walk-through of the property just before signing is a practice we apply systematically, and your notaire can have it written into the compromis: we check the property is in the agreed state, vacated, meters read. Then you are handed the keys — and that is generally our favourite moment.

The traps we see too often

Years of transactions leave a collection of stories. The same ones keep coming back.

The impulse purchase with unvalidated financing, first. The property is viewed on Saturday, the offer goes out on Sunday evening, and the financing has never been confirmed. Three weeks later the bank says no, the sale collapses, everyone has lost time — and the buyer has lost a little credibility for the next attempt. Emotion has its full place in a property purchase; financing is prepared cold, beforehand.

Another great classic: the skimmed-over copropriété. You buy the apartment, you discover the building. General-meeting minutes are dry reading, nobody wants to open them — and yet that is where last year's voted façade works or the dispute with the managing agent are hiding. Thirty minutes of reading before the offer beat years of charges endured after it.

Underestimated works, always. The "we'll freshen it up" reflex turns into structural building work. On a property needing works, have a tradesperson or project manager visit before the offer, not after the compromis. Even a rough quote turns an intuition into a figure — and sometimes that figure becomes your best negotiating argument.

And then there is the opposite trap, less talked about: the buyer waiting for the perfect property. They have been viewing for two years, passed on three very good properties over details, and the market has risen in the meantime. The perfect property does not exist; the right property — the one that ticks your non-negotiables at a defensible price — comes along several times a year. Knowing how to recognise it is the whole difference between searching and finding.

What we do on your side

Since you have entrusted us with your search, you should know exactly what that sets in motion here.

Your file is first framed with your adviser: criteria ranked, budget validated, horizon, sectors — in English throughout if you prefer. That framing is not a form we file away; it is the team's daily working tool. Every property that comes into the agency is checked against the searches in progress, before any publication. When a property matches you, you are called first, and confidential properties are shown to you before they circulate.

Our network also works beyond our own listings: fellow agents, notaires, owners we know who will sell "one day". A precise, financed search is an argument that unlocks sales not yet decided. It looks like nothing; it is how some of the finest properties are found.

Then we stay at your side down the whole line: the second viewing with a technical eye, the value analysis before the offer, the negotiation strategy, the coordination with the notaire and your bank, the final walk-through before completion. Our interest meets yours where it matters: that you buy the right property, at the right price, on sound terms. A happy buyer comes back to us ten years later to sell. That is our model, and it keeps us honest.

Before making an offer

The checklist to run through, point by point, before committing to anything:

- [ ] The property ticks my three non-negotiable criteria.
- [ ] My financing is validated: written bank agreement in principle, deposit available, total budget including acquisition costs (around 8 to 9% for an existing property) and works.
- [ ] I have viewed at least twice, at different times of day, and walked the district.
- [ ] I have read the diagnostic reports — all of them, not just the ratings.
- [ ] In a copropriété: real charges, minutes of recent general meetings and voted works, read and understood.
- [ ] If works are needed: a professional has visited, I have a costed order of magnitude.
- [ ] I know the property's history: time on the market, any price reductions, competing buyers.
- [ ] My offer is written, dated, time-limited, accompanied by my agreement in principle.
- [ ] On the Île de Ré, or for any specific legal point: the notaire has been consulted before — not after.

If every box is ticked, you can proceed with confidence. If one is missing, it tells you exactly what to do this week.

One last word

Buying is not a sprint — but nor is it an ordeal to be crossed alone. You have already done the hardest part by framing your project and entrusting it to people whose profession this is. The rest, we will do together, at the market's pace and at yours.

A question along the way, a property seen elsewhere you would like our opinion on, a doubt three days before an offer? Your adviser is there for that, and will always prefer one question too many to one regret. Our offices in Lagord are open to you — and we speak English. So is the coffee.

NIIDS Immobilier — La Rochelle, the surrounding area and the Île de Ré.

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Une question sur votre projet ?

Nos conseillers sont à La Rochelle et sur l'Île de Ré, et un échange de vingt minutes remet souvent un projet dans le bon ordre. Sans engagement.

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