



British Association of the Var

Putting people and social needs together

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A branch of **The British Association of the Alpes-Maritimes and the Var**—Association loi 1901

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Information Sheet

Living in the Var

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DISCLAIMER

The details given in this Information Sheet are for help and guidance only and, whilst every effort is made to ensure that the information herein is accurate, the British Association accepts no liability for anything that may be erroneous or misleading.

Information is published to help you make your own decisions and guide you when taking professional advice.

Choosing to live in the Var is choosing to live in one of the most beautiful parts of the world. It has the wonderful Provencal culture, warm climate, French food and wine, and is bordered by the Mediterranean with its beautiful beaches. For many, this is the realisation of vacation dreams of having a villa in the sun and easy life after a demanding career and family life in the UK. On arriving we soon find that living in a foreign country permanently is quite different from the annual vacation.

Becoming familiar with a different culture is demanding and sometimes frustrating, as is dealing with French bureaucracy. Many misunderstandings occur because our school French is inadequate to grasp the subtleties of a conversation with the plumber or to handle a medical problem. Unlike the UK, all official documents arrive only in French.

This is why the BA helps by providing support when a need arises thus enabling British residents in France to meet with others and to receive information that will assist with some of the complexities and emergencies that we all encounter.

One thing to stress is that professional advice on issues such as purchasing a property or taxation and legal issues can be invaluable in avoiding some of the pit falls encountered as the BA could never hope to meet everyone's needs. However, we do try to meet a few.

One of the first things a person needs to do when coming to live in the Var is to buy or rent a home. Like everything else, this is arranged slightly differently from the UK. But, whatever we decide to do, we will again come up against the difficulty of understanding the language and the system. If you are in this situation at present, there are a number of English speaking estate agents who are able to offer advice.

When holidaying in France, we usually took out a health insurance or an E111. This has now been replaced by the EHIC (European Health Insurance Card) and this card ensures that all emergency medical bills will be paid. Maintaining the British health insurance becomes impractical when we live in France and need to avail ourselves of the French medical health system. Few, if any, countries are as free with their national health system as Britain. We've been used to a system which caters for anyone, whoever they are, who is actually in the UK when they fall ill. For this reason, it's irritating to know that the health insurance we've paid for all our working life is not available to us when we wish to claim benefits back in the UK.

Fortunately, as France is in the European Union and we are citizens of that Union, we are able to benefit from their health system but, yet again, the conditions differ from those in the UK. The French care system will provide around 70% of the cost of treatment but one can obtain health insurance to pay the balance. The system at present is described in our information sheet, “**Health Cover in France**”.

One of the aspects of modern day living that we all tend to delay is registering to pay taxes. Many do not realise that, as soon as we come to live in France, we must, by law, submit a tax return to the local Hôtel des Impôts, showing all income whether in France or elsewhere before the end of May every year. Therefore, everyone must register with the tax office as soon as they settle in. This is true whether one is retired or in active employment. The system, as now-a-days in the UK, is one of self-assessment and is probably no more complicated here if your French is adequate for the understanding of the notes which come with the tax return. However, most people prefer a good accountant, especially if their affairs are at all complicated, as the intricacies of the French tax system are completely beyond them. We are preparing an information sheet on “**Taxation**” which will help point you in the right direction.

Did you know that you can vote in France for both the European Union candidate and your local mayor? In addition, you need not lose your vote for the British Parliamentary candidate, a right which lasts for 15 years after you have ceased to live in the UK. You can vote for this in the UK by person, by post or by proxy. However, you need to be registered to do all this. Access our information sheet on “**Voting in France**” to discover how to go about it.

You may want to bring your car to France and may want to register it. Some may want to know about how to get married, what to do if you are having a baby or bringing up children and arranging for their schooling. Others of us will want to know what to do when we get old or what’s going to happen with our money or property when we die and how much tax our descendants are likely to pay. These questions and many more are all dealt with in our well researched information sheets. Whilst we do not claim to be final authorities on all aspects of living in France, we have tried to put together as much information as possible to enable you to make your own decisions on these matters.

Information sheets currently available to members are:

Arranging a Funeral in France (Revised April 2008)
Buying & Selling a Home in France (Originated December 2008)
Capital Gains Tax (Originated January 2009)
Colostomies (Revised December 2008)
Coping with a Prolonged Illness at Home in France (Revised April 2008)
Le Débroussaillage (Revised May 2008)
Dementia & Alzheimer’s Disease (Revised April 2008)
Getting Married in France (Revised April 2008)
Going to School in the Var (Revised April 2008)
Growing old in the Var (Revised April 2008)
Having a Baby in the Var (Revised April 2008)
Health Cover in France (Originated December 2008)
Inheritance Tax (Revised April 2008)
Le Sapeur Pompier (Revised April 2008)
Registering a Car in France (Revised April 2008)
Succession Law (Revised July 2008)
Swimming Pool Safety (Revised April 2008)
Voting in France (Revised April 2008)
What to do when Someone Dies in the Var (Revised May 2008)

If there are any subjects which we have omitted and which are of interest to you, please email: services@baofthevar.fr

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