

Poppies
Chasing the dream of
building a house in France

By Paul Burdett

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First published in 2017

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ISBN 978-0-9957900-1-8

Chapter 1 The Dream



The waving poppies glowed in the weak sunshine. We were standing on the little lane which crosses the edge of the land, looking down a small, steep slope across a field of poppies. At the far edge of the field was a line of what looked like a mix of planned and self-seeded trees and beyond another field and the valley to the north of Gourdon in the Lot department.

We listened. There was a distant hiss of a train as it swept past the station.

“There it is.” said Carole.

“Yes” I agreed. “I can live with that.”

“Yes.” Carole agreed.

“We go for it?”

“Yes.”

We were viewing the land for a second time. We were on holiday, staying at Ribérac, a lovely town near Périgueux, in the Dordogne department. It was May 2007 and the weather had been so-so. Like many Brits, we both had a dream of a house in France and the drizzle prompted us to have a look around. We had enjoyed a couple of holidays in or near Gourdon and thought that it would make a good starting point for a search for either a house or land to build a house on.

Our first stay in Gourdon had been in a house which could have provided accommodation for ten people. It was an old house with high ceilings and a sitting room which was baronial in size. It was owned by ex-military people who had invested a great deal in their French property, updating and adding a swimming pool and excellent hard landscaping. It had another wing which was still closed because it hadn't been updated yet. Sandy, the owner, would call early each morning to check the pool. In a neighbouring field two horses would stand nose to tail flicking the flies off each other's faces with their tails. It was a great introduction to the area, and we started to get to know the town. It was also our first experience of a proper French storm. One night, as we sat in the sitting room, we watched lightning, and thunder crashed around us time and time again. A startled deer leapt across the pool, assuming that the cover was solid. The weight of the animal dragged the pool cover winding machine into the pool. The deer managed to climb out of the pool, leaving a hoof-shaped hole in the pool cover. In the morning we tidied up the

mess, dragging the winder out of the pool and recovering an inflatable lilo from a nearby hedge, slightly surprised it hadn't been blown further. Despite this experience we returned to Gourdon a number of times and got to know the town quite well.

Gourdon is in the south-west of France but still accessible by car from the UK. On this occasion, as on many others, we had taken the car on the ferry across the Channel from Portsmouth to St Malo and driven down. As the drive from the Channel to Gourdon is around eight hours, we usually spread it over two days, staying in a town overnight which gives us opportunity to explore other areas. When a leisurely drive is not feasible, then a short flight to Bergerac or Toulouse makes Gourdon accessible by air.

We had driven from Riberac to Gourdon three times that week, looking at plots with *Certificat d'Urbanisme* or *CU* (outline planning permission) where we might be able to build a house. A *CU* is issued by the *mairie* (town hall) and means that it is land which can be built on. Any specific project of building needs further approval. This further approval is called *permis de construire* (permit to build) and is specific to a building.

During that week, on the first visit to Gourdon we met three lots of *immobiliers* (estate agents) and got ourselves on their books as interested parties. They made us sign a form which meant that we would not do a deal directly with a vendor and cheat the estate agent out of their commission. We also scoured the free magazines of property details which they publish. The market was buoyant and prices were rising steadily, suggesting that we would have to make a decision quickly if we were not to risk losing the plot we wanted. We visited a number of plots which proved to be unsuitable – too far out of town, too close to neighbours, or surrounded by woods. We wanted our privacy but wanted help not too far away in case of emergency. One plot which we felt was

somewhat overpriced also had a second plot just below it which would mean the view from the hill would be replaced by a view of the back of another house. We thought that the owners were trying to cash in on Brits chasing the dream of a house in France.

On the second visit to Gourdon that week we found the plot pictured above just a mile or so from the centre of town. We looked at it and liked it. After the *immobilier* had shown it to us, we had a thoughtful coffee at a cafe on a tree-lined boulevard which circles the medieval centre of Gourdon. The plot had a lovely position, on the edge of town. We would have only one neighbour within easy hailing distance, fields on the other three sides, yet we could still walk into the town centre in ten minutes. It was a much more attractive plot compared to the others we had seen and was just what we had in mind.

After the first viewing of the plot of land, we had decided to sleep on it and drove back to our rented holiday cottage in Ribérac. It was a good place to stay with a wonderful log fire which, sadly, we needed to light most evenings. On good days we could laze by or in the pool and listen to the cuckoos calling.

In the morning we awoke with one issue on our minds.

“Do you think we are too close to the railway line?”

Carole asked.

The plot in Gourdon was only a mile away from the railway station.

“I don’t know. The only way we can be sure is to go and listen.” I said.

So for the third day running we drove through Périgueux and headed for Gourdon to check it out. The aim of this visit was primarily to listen to the sound of the trains to set our minds at rest which it did.

“What name should we give the house?” Carole asked.

“It has to be ‘Poppies’.”

The plot was covered in a carpet of poppies.

“What is the French for Poppies?” Carole asked.

“Dunno.” I said. I had to look it up – *Coquelicots*.

The next move would be to visit the estate agent again and put in our offer, which we did. We drove back to Riberac that evening feeling elated. The weather was still iffy, so we decided to cook a meal that is more suitable for a winter evening than May; *bœuf à la bourguignon* (beef Burgundy). You can buy quite cheap cuts of beef and while you can't make cheap cuts of beef taste expensive, you can make them taste good, which is more important. We hold the view that cheap cuts of meat which require long slow cooking usually have more flavour than their more expensive counterparts. This dish is named after the area *Bourgogne* (Burgundy), in the east of France, and so traditionally one would use a Burgundy wine, although any decent red wine will do. Like many recipes it comes in and out of fashion, but it is a classic and it is delicious. Tradition would include lardons, but this is often omitted nowadays. Similarly many books will refer to small pearl onions, but this is not essential. This can be reheated the next day and is sometimes even better on the second day.

bœuf à la bourguignon (beef Burgundy)



Enough for a potful:

- *bœuf à bouillir* (stewing beef) cut into fork-size pieces
- 1 *oignon* (onion) chopped
- *carotte* (carrot) 6 small ones are sweet, but a large one, chopped, will work
- 8 *champignons* (mushrooms) small ones or larger ones in chunks
- 2 *tiges de céleri* (celery stalks)
- 1 tbs *purée de tomates* (tomato purée)
- ½ *bouteille de vin rouge* (bottle of red wine)
- 2 *gousses d'ail* (cloves of garlic)

- 500 ml *bouillon de bœuf* (beef stock)
- 2 *feuilles de laurier* (bay leaves)
- *thym* (thyme)
- *romarin* (rosemary)
- 1 tbs *huile d'olive* (olive oil)
- 1 tbs *farine* (plain flour)
- seasoning to taste

Place the beef in a plastic bag with the flour and salt and pepper to taste. Jiggle the bag to coat the beef. Heat a pan with the oil and brown the beef. This may need to be done in batches. It is important that the beef pieces are separate so that they brown well otherwise they will just steam, go grey, and have little flavour. Transfer the beef to a casserole pot.

Soften the onion in the frying pan and add to the casserole.

Fry the carrot for a couple of minutes and add to the cook pot.

Déglacé (deglaze) the frying pan with the red wine and add this to the pot. Add the celery sticks, herbs, garlic, more seasoning, beef stock, and tomato purée, making sure the beef is covered with liquid.

Cook in a low oven (e.g. 160C) for 3 hours or so, topping up the liquid if necessary. It is done when the meat is tender. Add the mushrooms for the last hour. Discard the celery stalks and bay leaves. We serve this in a bowl with a seasonal vegetable and perhaps a baked potato which can be put in the oven for the last hour of cooking at the same time as the mushrooms are added to the pot. Alternatively a baguette works well. A glass of malbec wine is an ideal accompaniment.



On return to the UK, as we were new to the process of buying land in France, we thought we should seek additional advice. So having informed the estate agent of the seriousness of our interest, we engaged a separate legal advisor who claimed to specialise in advising expats on purchasing property in France. We found him via an advert in one of the property magazines for people interested in French property. Let us call him Herjé.

Strictly speaking your own legal advisor is not necessary. The *notaire* (solicitor) is appointed to act impartially even though the purchaser pays the legal fees. But I had read that it is often a good idea to have a separate advisor, rather than to rely upon one proposed by the vendor.

The *Compromis de Vente* (draft contract) was drawn up. Details were checked and amended where needed.

We instructed our UK bank to send the deposit money to the solicitor. We had both banked with this high street name for decades and expected that they would be familiar with the process of sending money abroad. This proved to be misplaced confidence. It took more than one attempt to have the process clarified because the staff in the branch seemed to be learning as we did. We completed the money-transfer forms and passed them back over the counter.

I gave it a few days and checked that the money had arrived at the other end. Nothing had happened. I contacted the bank. Apparently the branch does not send the money directly to France, but instead sent a fax to their HQ! The form had languished in the fax in-tray at HQ for a few days. This block was cleared and the money went through. We made a note for ourselves to find a better way to move money to France.

There was a question which arose around the exact position of the boundaries. The question was whether the trees on the far edge of the land were on our side of the boundary or on the side of the farmer who owned the field beyond. Some trees

were in a parlous state and we wanted to be able to prune or fell them if necessary. To decide this question, the only way was to engage a *géomètre-expert* (surveyor). These guys use clever measuring instruments and mysterious arts together with discussion with the various owners of the land contiguous to ours to confirm the position of the *bornage* (boundary). The *géomètre* then fixes the boundary using orange markers like flags which are driven into the ground. This work was completed and the resulting plan confirmed that the trees were within our boundary. The *géomètre-expert* added 1,100 € to the purchase cost but it was money well spent, as we shall see later.

Things went quiet so I called the estate agent to check on progress. They came back with a date for signing the *Acte de Vente* (contract of sale). I said the suggested date would not work because we could not get to Gourdon for that day.

I was told very clearly, “You can’t change the date.”

I explained that the date had to work with our schedule otherwise the agreement could not go ahead and, by the way, as we were paying the estate agent’s fee and the *notaire’s* fee, our requirements were important. In the end it was agreed that we would complete by post. This we did by signing the agreement in the UK and having a notary public witness the signatures.

So in August of 2007 we purchased a plot of just over an acre in the town of Gourdon in the Lot department. We knew we were starting a chain of events which were bound to have twists and turns. Yet, we reasoned, even if we weren’t doing this for investments purposes, building a house from scratch is invariably a good investment. After all, what could go wrong? Property prices were booming everywhere. In France house values had grown some 150% in the period from 1997 to 2007. Back home in the UK, the value of our house had almost doubled in four years. The Bank of England was raising

interest rates to try and take some of the heat out of the UK property market boom.

One of the favourite jokes of the then Chancellor of the Exchequer, Gordon Brown, was "There are only two types of chancellors; those that fail and those that get out in time." In 2007 Tony Blair stepped down as Prime Minister to make way for Gordon and illustrated that the aphorism also applied very well to PMs.

Then in October 2007, Northern Rock applied to the Bank of England, the lender of last resort, for an emergency loan.

