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DORDOGNE

Time to pay the *taxe foncière*

The *taxe foncière* is a tax on residential property which helps to pay for local services, including rubbish collection.

Taxe foncière deadlines

15/10 for paper payment
20/10 midnight for online payments.

Who pays the tax?

The *taxe foncière* is levied on all owners of buildings regardless of whether they are habitable or occupied.

If you sold your house after January 1 this year, you are still liable for this year's tax, unless otherwise agreed with the buyer and stipulated in the sale deed.

If you have a life interest (*usufruit*) in a property you are also liable for the *taxe foncière* on it, rather than the freeholder (*nu-proprétaire*).

If you live in your home which you have sold under the *rente viagère* system, it is the owner who is liable.

Mobile homes and caravans are not taxable unless they are permanently fixed to the ground by masonry.

Property used for a business or profession is also subject to *taxe professionnelle*, now called the CET.

How much is it?

The amount varies quite considerably from one area to another. Rural areas tend to be cheaper than cities or very touristy areas. It is calculated by your local tax office, based on 50% of the estimated rental value (*valeur locative*) of the property multiplied by a local tax coefficient which is voted each year by the local (*commune*, *département* and *région*) authorities.

Different rates are applied for developed and undeveloped land, called *bâti* and *non-bâti*. For residential property, the *bâti* is the land on which the house and outbuildings are built plus a defined area of additional land surrounding the house. A single property, if large enough, can therefore be liable to both *taxe foncière bâti* and *non-bâti* and either one or two tax bills may be issued.

Garages are counted in the value of the property but not farm buildings

exclusively used for agriculture (drying sheds, barns etc) which are exempt, even if they are no longer used and are not used for any other purpose, apart from generating solar power.

If you make improvements to the property, you should declare them within 90 days of completion so that the tax can be reassessed. However, the higher rate will only apply from the next January 1 so will only affect next year's tax and may entitle you to a partial exemption (see below).

Improvements include new building, structural changes to an existing property, a change of use (for example the conversion of a rural worker's property to a holiday home) but also less substantial work including adding a swimming pool or a central heating system. Generally speaking, any work which requires a building permit (*permis de construire*) or a building declaration (*déclaration de travaux*) must be declared. Equally, if you demolish a building, your tax rate could go down, so you should declare it too.

There are specific forms used for declaring different types of new build, renovation work or re-affectation of a building. Check with your local tax office or *mairie*.

Discounts and exemptions

Unless your local authorities have voted otherwise, new builds benefit from a two-year exemption from most of the *taxe foncière* (all except the part destined for rubbish collection, called TEOM). Ask at your *mairie*. To qualify you must submit the declaration of completion within the 90-day deadline. If you miss the deadline, you lose some of your two-year entitlement and if you don't declare at all you lose all of it. "Completion" means that the building

can be lived in, regardless of whether all the interior finishings have been completed.

Similarly, there is a moratorium of two years on the extra tax due to improvements including swimming pools, re-affectations and renovations if they are declared within 90 days.

Certain categories of disabled or impoverished elderly people on public assistance qualify for exemption, if they meet the criteria defined here:

<http://vosdroits.service-public.fr/F3171.xhtml>

Their income must not exceed a threshold fixed each year. The income assessed for this year's tax is the *revenu fiscal de référence* mentioned on your income tax statement (*avis d'imposition*) for 2009. This year, the threshold to qualify for exemption is €9,876 if you have no tax abatement for your dependants (*parts de quotient familiale*).

See the full table at <http://tinyurl.com/33vtrjy>.

Payment

You can arrange to pay the tax monthly by direct debit (*prélèvement*). You have until October 15 midnight to opt online for monthly payment of the *taxe foncière*.

Surcharges are imposed for late payment. If you have had a life-changing experience (redundancy etc) and cannot pay, don't delay – talk to the tax people. They will assess all your income and assets and those of your family but it is possible to negotiate a deferral of payment or staggered small instalments.

If you think the assessment is too high you can try to challenge it. You can consult the *documents cadastraux* at the Centre des impôts fonciers. You can also ask for a copy of the *fiche de calcul*, the calculation sheet to obtain the *valeur locative* (see above for definition). Obtaining information and checking calculations is not easy but reimbursements can be obtained if you succeed in justifying your claim.

For online payments or to download forms, go to www.impots.gouv.fr.

New flights from Nantes to Manchester

Flybe is starting flights from Nantes to Manchester from December 7 and is taking bookings from now on. Single fares start at €45. There are several flights a week but not on any particular schedule. Check times and dates on www.flybe.com

Carte grise at your local café?

It is now possible to get the *carte grise* (car log book) at approved local newsagents, cafés or tobacconists in some areas, instead of having to drive all the way to the *préfecture* and queue.

You will need to produce an application form duly completed, the *déclaration de cession* by the previous owner, the *carte grise* and a photocopy of it, a certificate of a *contrôle technique* not older than six months for vehicles over four years old. A certificate that the vehicle is not currently under loan or lease is optional.

You will also have to show proof of residence less than three months old (electricity bill or similar) and valid evidence of identity – a passport or driver's licence. You will then receive a provisional *carte grise* or, as it is now known, a *certificat d'immatriculation* that enables you to get number plates made and fitted.

Taxe foncière soars

The President of the l'Union nationale de la propriété immobilière (UNPI), Jean Perrin, has drawn attention to some major hikes in the *taxe foncière*. The increase this year has been moderate but over the period 2004 to 2009 in some areas there has been a 50% increase while the cost of living has only risen by 8%.

Languedoc-Roussillon is the worst affected area with an increase of 90.59% over the period. While Paris has seen an increase of 65.49%, Pau, Bordeaux, Orléans and Angers have only risen by between 13% and 18%. In the regions there have been notable increases over the period, particularly in Auvergne (+70.97%), Bourgogne (+60.09%), Provence-Alpes-Côte d'Azur (+59.46%), Île-de-France (+45.98%) and Lorraine (+40.72%).

Jean Perrin is concerned that with the abolition of the *taxe professionnelle* on businesses (which still exists but is now called the CET, a part of which will go directly to the *communes*) there will be pressure to increase it, particularly as the government has announced a freeze on its grants to local authorities for three years.

FW

Technically speaking with Marcus Williamson

Adding another computer to your home network

We've looked previously at options for getting you onto the Internet and the installation of your broadband router (*routeur haut débit*).

Now, what happens when a family member is coming to stay and wants to use their laptop, or you wish to provide a PC for guests in your *gîte* next door, to give just two cases where you may need to add another computer to your existing home network.

First you need to decide the way in which the extra computer is going to connect. This will usually be either on Ethernet cable or on Wi-Fi.

Ethernet cable

To connect via Ethernet cable, check first that there is an Ethernet port on the computer to be added and that

there is a spare Ethernet port on your broadband router. Most modern routers come with two or four ports built in, of which one is already being used by your first computer. If there isn't a spare port then you can buy an Ethernet switch (usually four, five or eight ports) to provide extra connections.

Ethernet cables are available from specialist shops or from larger supermarkets. The cable will be in a package labelled Ethernet or *cable réseau* and costs around €10 to €20. Choose the length of cable you need to connect your router/switch and the extra computer.

Then plug one end of the cable into the router/switch and the other into the Ethernet port of the computer. Check that all's working by trying to surf to a website.

Wi-Fi

For a Wi-Fi connection, check that the extra computer has Wi-Fi built in. If not, you can purchase a USB Wi-Fi add-on (*clé USB Wi-Fi*) for around €15.

To get connected, make sure that Wi-Fi is enabled on your broadband router, then select the option on your computer to choose an available Wi-Fi connection.

Choose the name of the Wi-Fi system corresponding to your network (neighbours' Wi-Fi systems may also be listed). If requested, type the code for the Wi-Fi connection. Then try to visit a website.

French Week invites you to email your questions for its regular Technically Speaking Questions and Answers section. Email cointechno@french-week.com

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