

Renting a flat in Paris

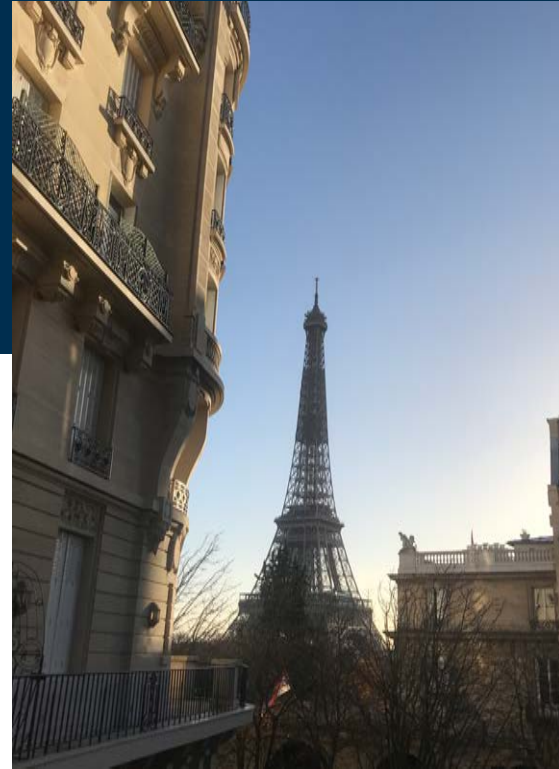
GUIDE TO HELP YOU TO FIND AND RENT A FLAT IN PARIS

INTRODUCTION

I have chosen this as the topic for my first IG live presentation and my first downloadable guide as this is the most difficult hurdle people face, after immigration, when they seek to settle down in Paris.

I have recently started as a relocation consultant, but I have already found around twenty different flats for my clients. I have personal experience in the real estate market in Paris having been a Parisian for more than two decades.

It is my hope that you will find this guide useful, and it will make your search process easier and less stressful. And, of course, MyParisTouch will be there, working with you side by side, to help you find your perfect home in France



Who I am ?

After a successful career with a variety of large, well know, international firms including Bank of America, Merrill Lynch, and McKinsey, I decided to become an entrepreneur. Thus, around two years ago I formed MyParisTouch to help people relocate to the City of Light. My new role allows me to combine my skills, my values, and my passion for Paris. Helping people from around the world to settle down in Paris and enjoy life as Parisian has become my mission. However, moving to any city can be very challenging and so it is in moving to Paris. One of these challenges is finding a place to rent. This is especially challenging in Paris.



PART 1: OVERVIEW

THE MARKET

In the Paris rental market, the demand is consistently greater than the supply. Thus, landlords will receive multiple applications for the same flat. In my experience, I have found landlords will almost always select the candidate with the best guarantee or the strongest application.

The rental laws in France favour the tenant. It can be very difficult for a landlord to evict a tenant who does not pay their rent or who is causing damage to the flat. If a dispute arises it may be several months before a landlord can regain control of their flat.

So, to avoid these problems landlords have become very selective in who they will accept as tenants. French landlords will often require a French guarantor, French income tax returns, and/or the last three pay slips. They do not accept foreign incomes and new tools such as unpaid rent insurance does not make things any easier.

So, if you do not have a perfect profile, you will need to be more patient and develop a network to help you locate a place to rent. You will also need a specific strategy to find a place to rent as most of the flats proposed by a real estate agent will not be available to you and will be rented to people with a stronger application or profile.

A glossary to be able to decipher the rental ads could be very helpful.

A studio is a single room apartment equivalent to T1 (T stands for Type) = 1 pièce

T2 : one living room and one bedroom and so T3: one living room and 2 bedrooms

Bathroom - kitchen and toilet are not mentioned

1000€ c.c.: monthly rent utilities included : c.c: charges comprises

The ads contain many abbreviations and also often many euphemisms.

Like when they are using words like: nice, cute, cosy it means SMALL

un adorable appartement : small sized apartment

Appartement à rafraîchir: the flat requires major works

Appartement avec du potentiel : again a lot of works to do

PART 2: Furnished and non-furnished flats: very different renting conditions

Below I will discuss only long-term flat rentals. Airbnb and other platforms offer short term flat rentals, and the only condition of rental is financial. However, if you plan on staying in Paris for more than six months these short-term rentals will become very expensive for you. Thus, I will focus only on long-term flat rentals.

While furnished flats are always more expensive than unfurnished flat rentals, the rental costs are really not that large.

THE UNFURNISHED FLAT LEASE

The lease for an unfurnished flat is for 3 years and is renewable. The security deposit is legally fixed at one month's rent without any service charge.

It is important to understand that in France many unfurnished flats have only a very minimal amount of equipment. The laws stipulate that a rental flat must have a sink, a place for a hotplate, and connection pipes.

The terms in real estate ads you will see are: cuisine aménagée and cuisinée équipée.

Cuisine équipée – the kitchen has been equipped with cupboards

Cuisine équipée et aménagée – the kitchen has been equipped with cupboards and kitchen appliances;

Thus, you might want to consider renting a furnished flat rather than an unfurnished flat to make your new life in Paris easier at least the first year of your arrival.

Here are three reasons why renting a furnished flat is easier:

- 1) The tax system for unfurnished flats is less advantageous for the landlord.
- 2) Since COVID there are more furnished flats on the long terms market as the tourism market essentially collapsed for many months after September 2020. Thus, many flats that were short term flats rented to tourists have become long term furnished rentals.
- 3) The laws coming out of the Paris City Hall make it impossible for landlords to rent their flats on short term leases for more than 120 days a year. This anti-airbnb regulations have pushed former short term lease flats into the furnished long term lease market.

KITCHEN DESCRIPTIONS :

Cuisine Américaine: The term “American kitchen” refers to an open kitchen plan, where the kitchen is an integral part of the living room and not separated with a door

Cuisine équipée – the kitchen has been equipped with cupboards

Cuisine équipée et aménagée – the kitchen has been equipped with cupboards and kitchen appliances

Cuisine Independante – Kitchen is separate and can be closed with a door

Kitchenette: very small kitchen more a cabinet than a room

THE FURNISHED FLAT LEASE

Leases for furnished flats are one year and renewable. The deposit could be two months' rent without a service charge.

There are many agencies that specialize in renting furnished flats for expats such as [Paris Attitude](#) or [Lodgis](#), and several others. They have a large section of flats for rent but they tend to be very expensive.

PART 3: Specificities of the Parisian renting market

THE MARKET

In the Paris rental market small flats are proportionately more expensive than large flats. The smaller flats have a much higher demand and thus the price per square foot or square meter is much higher.

Also, rents do vary greatly from neighbourhood to neighbourhood. They can even vary street to street in the same neighbourhood.

It should be no surprise at rents in single digit arrondissements, in the centre of the city, are the most expensive. Sometimes the rent in these areas can be double what you find elsewhere in the city!

Thus, it will be necessary to be prepared to make compromises on the characteristics of the flat you are looking for. For example, if location is very important to you, are you willing to give up on size of the flat?

So, my first advice to you is to prepare your selection criteria. Have a list of things that are non-negotiables, or the "must haves". Then list the things that would be "nice to have" but which you would be willing to compromise. It is most important to be realistic.

To avoid frustration, I would suggest you do a little advanced research on your own to get a realistic version of the rental market in Paris. There are not very many new, modern flats to rent in Paris for example. Most recent building programs are for flats that will be purchased, not rented or for social housing. Also, balconies and terrasses are much more the exception than the rule. And don't forget, Paris is an old city so many of the buildings may not have an elevator so are you ready to climb stairs? Space is a premium in Paris, so be prepared the size of the flats maybe much smaller than what you are used to.

Common abbreviations

Asc : ascenseur : **lift**

RDC: Rez de chaussée: groundfloor

ET:et : étage floor

Sdb /sb : salle de bain: bathroom

Sdd: salle de douche : showerroom

Chauff: chauffage: heating

VOCABULARY ENG/FRENCH

Bail: rental contract- lease

Dépot de garantie ou caution: security deposit

Etat des lieux: inventory/ check in

Frais d'agence: Real estate agency fees

Garanti des Loyers Impayés GLI: Insurance policy that covers landlords in the event of unpaid rent by their tenants

Resiliation – Cancellation of a contract

Prelèvement Automatique – Direct debit

R.I.B. ou Rélévé d'Identité Bancaire – slip indicating your bank account details (name of bank, account number, IBAN, swift code)

Préavis – Notice period

Surface Habitable – Floor space with a ceiling height under 1.80m

THE PLAYERS

The real estate agents in France may not provide the same services you are used to. For example, there is no such thing as a multi listing service or MLS.

There are two players in the rental of flats in France. You can either rent directly from the owner of the property or you can use a real estate agency. If you do use a real estate agency you have to pay fees roughly equivalent to one month's rent. Keep in mind this is in addition to the deposit and a month's rent in advance of moving in.

In some cases, the real estate agency will only take care of the initial rental of the apartment. After that you will be in direct contact with the owner of property. In other cases, for example where the owner is a firm or an institution, the real estate agency will be your point of contact for payment or the rent and any problems that arise with the flat.

No matter with whom you rent the flat, you must prepare a file, or dossier, to apply for renting.

PART 4: My tips and advice to give you the best chance

The FIRST thing to know is that in France to rent a flat your monthly income must be 3 times the amount of the rent. For employees this means your net monthly income must be 3 times the amount of the rent. The net income, sometimes called "take home pay" is the amount stated at the bottom of your pay slip. For example, if the rent for the flat is €1000 your net income (after tax deductions, etc) should be at least €3000.

The changes/utilities are normally included such as the maintenance and cleaning of the building and provision of cold water. Sometimes even the heat and hot water are included but this depends on if the building is equipped with central heating system.

Beyond the utilities you will have to pay for housing insurance, electricity, gas, and internet.

THE DOSSIER

I recommend that you very carefully prepare an application file before scheduling visits to see flats. To increase your chances of being able to rent any given flat, take care the presentation of your dossier which will be sent electronically. On the front page of your dossier summarize the main information and a table of contents of the attachments.

Every detail counts as, in the end, this is the ONLY chance you have to separate your application from other applicants!

The dossier should include the following:

- A copy of your ID documents:
ID/passport/residency permit
- The last 3 rent receipts
- Your last tax return
- A copy of your work contract
- The last 3 pay slips
- If you have guarantor, a copy of his/her passport and last 3 pay slips

Some other documents that could be requested:

- A letter from your employer stating your title, date of your first day of work, your wage/salary, and a confirmation that you are not on notice to be terminated nor have you submitted your resignation.
- If you own a firm, the title of ownership
- A copy of your bank account statement (in some cases)
- A list of any other sources of income other than wages or salary
-

Note with regard to a guarantor: some years ago a physical guarantor was required but now there are new players in the market such as [Garantme](#), [Unkle](#), and [Visale](#) often used by young people as guarantors, that are accepted by landlords and real estate agents.

BEFORE STARTING YOUR RESEARCH

Before you start your research, it is a good idea to have decided on which districts in which you wish to live.

Maybe organize some visits at different times of the day and even at night, not just on the weekend, to determine if the area is quiet all of the time or not. It is good to know if the area is busy in the morning and in the evening depending on your lifestyle. You might want to also want to learn about the schools or nursery schools or day-care centres in the neighbourhood. What about restaurants and cafes? How busy do they get and at what times?



Dossier locataire

Locataire:

FULL NAME

Adresse actuelle :

YOUR CURRENT ADDRESS

Adresse email: email address

Tel : phone number but if it is a French number

Situation familiale: family status

Situation professionnelle : Title of your workposition

Name and address of your employer

Revenus : Your income if you are employee: netto wage and mention if you have a premium / bonuses etc

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Dossier locataire

Sommaire des documents

1. Passeport
2. Attestation d'hébergement
3. Facture EDF hébergeur
4. Attestation employeur
5. Bulletin de salaire
6. Relevé Fiscale 2020 (Finlande)

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There is no miracle recipe to finding a flat! You will need to be organized and be prepared to dedicate a fair amount of time to your search. The best way to start your search will be on-line using websites such as [SeLoger](#) (the best one in my opinion), [PAP](#), or [LeBonCoin](#).

[SeLoger](#) is tends to offer almost all of the ads you will find in Paris and is available in English. It is a great asset in being able to schedule alerts and ads matching your criteria.

I also recommend that you develop a method to organize you research using Excel or which other tool works for you. You will want to keep track of the ads for flats that interest you, which ones you have checked and if they are still available.

The ads are not very easy to understand. You need you decode them and this is even difficult for French people. The ads use acronyms and terms that have very specific meaning. Please see the enclosed glossary for assistance.

Sorry to all the non-French speaking candidates, but the next step will be difficult for you. You will need to call the agency or the landlord for each ad you like, as that is the only way to proceed even if SeLoger gives you the opportunity to send an email. Calling again and again is the only to have a chance to get it and see a flat that is being rented. Leaving a voice message is often not enough. It is best that you speak to someone (in French) and to keep track of with whom you spoke and when.

If you French is a bit shaky, I recommend you prepare and practice. Prepare a few simple sentences to find out if the flat you are interested in is still available.

Example:

Bonjour Monsieur ou Madame, j'aimerais savoir si l'appartement (le studio/ le 2 pièces/ 3 pièces etc) de l'annonce parue dans se loger est toujours disponible. Il s'agit d'un XXXm2 situé dans le XX arrondissement avec un loyer de XXXX€ par mois.

Oui

C'est une très bonne nouvelle, est ce que je peux le visiter?

Non:

C'est bien dommage, auriez-vous un appartement similaire à louer?

If you already know that your file is not perfect and not matching all criteria I could recommend to check with the agency before making the visit if there is an insurance for unpaid rent applying for this flat as you will loose time otherwise as there is no negotiation possible with this kind of insurance.

VISIT

As I mentioned in the introduction, the Paris market is very competitive, so you have to be ready to move very quickly

You will not have much time for a second thought. It is very common for a flat to be rented after the first day of visits.

So, when you are scheduling visits try to make them all on the same day or at a minimum during the same week.

Prepare all of your questions ahead of time and, as mentioned before, make sure you have a checklist of the non-negotiable criteria.

Depending on when you start your flat hunt, the competition may be very fierce and some agencies will offer for a group visit than individual visits.

These group visits are not very encouraging and not the best way to increase your chances of renting the flat, but it is always important to make a good impression on the agent. Do not hesitate to be 'extra' polite and ask questions in a nice way. Try to make small talk, even if it is about the weather or traffic, etc. The goal is that when the agent sits down to go over the files s/he will remember you and have a positive feeling about your application.

Also try to have a paper version of your dossier with you so that if you are very interested in the flat you can give it straight away to the agent. Keep in mind they will likely also require you to send your application file on-line. Many agencies also will ask you for more paperwork beyond your file and they may even ask you to fill out their own forms

WARNING!!!!

Be aware that there are many scams in the rental business and a lot of them are on SeLoger and other websites. Often these scams involve renting directly from the owner. The chance of a scam is reduced when dealing with a real estate agency.

So be very careful. If the landlord requires you pay a deposit of one month's rent even before you have seen the flat: RUNAWAY!!!

Similarly, if you are required to send your dossier even to look at the flat, you can be 99% sure that it is a scam.

Another clue to know if it is a scam is if the price is far below other in the same market. Also, if the pictures in the ad do not match the description.

There is an perfect expression in French for this:

Trop beau pour être vrai!

TIPS FOR PEOPLE WHO DO NOT HAVE A PERFECT DOSSIER

If you do not have a CDI, a permanent work contract, I would recommend you have a different strategy as you will be at a disadvantage.

If your "French bank" is ok to offer you a bank guarantee and you can secure one year of rent, some agencies will be ok to consider your file.

But otherwise, I will suggest you forget about the real estate agencies, especially the ones that are working for institutional clients such as banks, insurance companies etc. These agencies will accept only zero risk clients, which means working only with clients you have a CDI (permanent work contract). You can focus on the ads that are posted directly by landlords (there is a way to filter for these types of ads on [SeLoger](#)).

The key will be in trust in the negotiations. You will need to prove to them that you will be a good tenant and pay your rent regularly.

So any document you could join to your file as a referral letter from your previous landlord will be a plus.

You will need to use your networks: work colleagues, expat Facebook groups, friends, family, neighbours, shopkeepers, caretakers of buildings (gardienne), etc.

As mentioned, before you can offer the landlord to pay a guarantee like *garantme* or *Unkle* or if you have French friends that are ready to be your guarantor it could be also the best chance to get your application accepted.

I also highly recommend the platform [Gens de confiance](#). You will need someone to co-opt you. The landlords maybe more trustful and give you a chance even if you have not a CDI or any guarantor.

There are many expats people on the platform that are used to be less selective and ready to rent to someone they have a good feeling.

Many people prefer to rent a flat to someone they know and skip the process of looking for a new tenant, so that's why network will offer you the best chances.

The whole research may take a little longer, so start early and spread the news that you are looking for a flat.

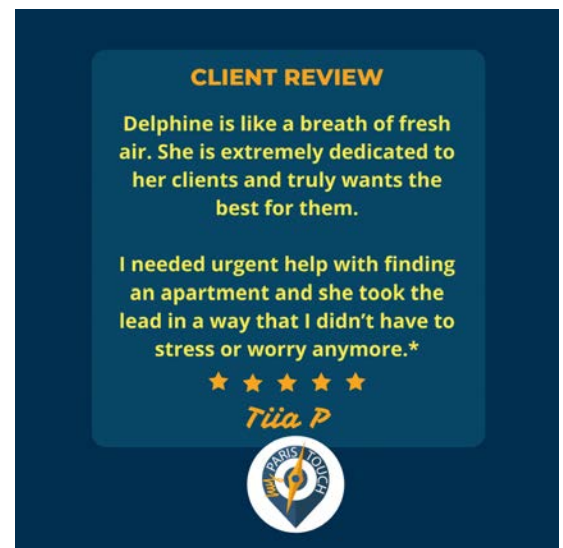
CONCLUSION

I do hope this guide will be useful for you. Keep in mind it is not exhaustive, but I have tried to give you as much detail as possible.

I will be happy to help you find your perfect home in Paris. I thank you for downloading my guide, and I will offer you a 10% discount on my relocation package and a free 30-minute call to talk to you about your Paris moving project.

My relocation package offers the following services :

- Assistance in defining the criteria and in choosing the search area
- Constitution of the rental file: list of necessary documents
- Selection of properties and plan of visits
- Negotiation with real estate agency / owner,
- Support in the signing of the lease (translation/ questions)
- Inventory /check in on arrival
- Subscription to electricity, internet, cell phone and home insurance
- Neighborhood discovery tour with focus on all the useful services- shops etc...



MyParisTouch

Rue Agar, Paris

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5,0 ★★★★★ 2 avis

Avis les plus pertinents

Avis les plus récents

Les + hauts

Les plus bas



Misha Testras

21 avis

★★★★★ il y a un jour NOUVEAU

Delphine helped me to find an apartment in Paris... from abroad... during Corona. She made the impossible happen with flat viewings wie video call and I was able to move in the minute I arrived. I was more than happy with her service.

Visité en mars 2021



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