

Retire to the Other South of France

This medieval city offers one of the world's top retirement lifestyles.

By Kathleen Peddicord, Contributor Sept. 18, 2012

WALT DISNEY IS SAID TO have been inspired by its towers, turrets, and ramparts, and you can understand why when the sun rises up over the medieval city of Carcassonne in southeast France. Seeing this storybook town, it's easy to imagine a knight galloping up the cobbled streets and dashing through the portcullis to save his princess.

Carcassonne, at the heart of Cathar country, was first recorded in pre-Roman times. Today, the city of Carcassonne, capital of the Aude department in the Languedoc-Roussillon region of France, offers a great deal to entice retirees drawn to the Old World. France is not a top retirement choice if your priority is to make massive cuts to your cost of living. However, Carcassonne, which rivals the better-known South of France proper for climate and for scenery, costs much less than its flashier counterpart on the Cote d'Azur and is far less crowded.

Carcassonne could be called a two-part town. Within La Cité are the medieval chateau and rampart, the St. Nazarius Basilica, and the world-famous summer festival, as well as beautiful boutiques, artists' workshops, and Michelin-starred restaurants. The Bastide dates from the 13th century, but has everything you need for day-to-day life. This lower town is centered on the Place Carnot (where a market is held three times a week), with its pretty fountain, street-side cafes, and restaurants. On the outskirts of the Bastide but still within the Carcassonne agglomeration are modern residential developments as well as supermarkets, furniture stores, and mall-type shopping.

Within a 10-mile radius of Carcassonne lie many attractive villages, some quintessentially French. There are places where you can walk to the *boulangerie* in the morning, sip a pre-lunch aperitif in the main square, shop for produce at the market, and swing in a hammock with just the sound of chattering cicadas to lull you to sleep after a three-course lunch at the local brasserie. A life like that really does exist here.

Farther out from Carcassonne, to the north of the River Aude, is the Minervois region, an expansive wine-growing area and the mainstay of the Aude's economy. Farther north are the Black Mountains (Montagne Noir), where you find some very pretty villages. And to the south and east of Carcassonne lie the stunning Corbières Mountains. Just 10 minutes' drive from the center is an attractive 18-hole golf course and a natural leisure park with freshwater swimming, hikes, and picnicking. Within an var of Carcassonne, you can be sunning yourself on the sandy beaches of the Mediterranean, and within a 90-minute drive you could be skiing in the Pyrenees. The awe-inspiring Cathar castles hang precipitously on mountaintops. The cosmopolitan city of Toulouse is an hour west along the freeway. And Spain is just a hop and a skip across the border.

Given the attraction of the Cité, the Bastide, and the surrounding area, property prices are reasonable. Fully renovated apartments range from about 50,000 euro for a studio to 200,000 euro for a six-bedroom property. Rentals start at about 400 euro per month for an apartment and 600 euro for a house.

On a monthly basis, you could expect to pay 50 euro for electricity (including electric heat), 15 euro for cooking gas, 40 euro for phone calls (local and international), Internet, and cable, and 16 euro for water. Not many people have home help, but it is available for about 15 euro per hour.

Shopping for groceries at Carrefour (the high-end supermarket), you might spend about 120 euro per week, including good cuts of meat and wine. If you shop at the local markets, your produce costs would be less. Entertainment costs are very reasonable. Some museums are free (including the Musée des Beaux-Arts) while others charge a minimal fee. A guided tour of the chateau and the ramparts is only 13 euro. A movie ticket is between 6 and 8 euro. A restaurant lunch is from about 8 to 25 euro.

All things considered, a total monthly budget for a couple, based on renting a small apartment for 400 euro, could be as little as 1,000 euro, including utilities, eating out, health insurance, and entertainment. At current exchange rates, that's about \$1,300 per month. That's not a lot to pay for what amounts to one of the world's most appealing and dreamed-about lifestyles.

Expat Susie Hines-Walters has been living in this region for nearly 20 years. Hines-Walters and her husband chose to settle in La Redorte, 30 minutes to the east of Carcassonne and a two-minute walk to the Canal du Midi. "We came upon this spot by chance and fell in love with it," she says. "The ambiance in the village is great, and the people are extremely friendly. The other thing we love is that there is a mixture of nationalities, not just English-speakers."

The couple enjoys the croissants at a *boulangerie* down the road tapas bar with live music, and the nearby beaches. "Really, there is nothing not to like about life in this part of the world," says Hines-Walters. "Some people prefer larger towns, but we feel that the village is just the right size for us. It really has everything we need."

Although many people get by without speaking French, your experience is likely to be richer if you make an effort to learn the local language. "If you do make some kind of effort (no matter how small) to communicate with the locals, they will certainly appreciate it," says Hines-Walters.

Kathleen Peddicord is the founder of the Live and Invest Overseas publishing group. With more than 25 years experience covering this beat, Kathleen reports daily on current opportunities for living, retiring, and investing overseas in her free e-letter. Her book, How To Retire Overseas—Everything You Need To Know To Live Well Abroad For Less, was recently released by Penguin Books.

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Kathleen Peddicord began writing for U.S. News & World Report in 2010, covering the retire ... READ MORE »

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