HumaForm

RETIRING IN FRANCE

A practical introduction to planning your move and settling into France after retirement.

STARTER GUIDE

A free practical introduction from HumaForm for English-speaking expats in France.

HumaForm
Clear, practical administrative support — without unnecessary jargon.

Free resource • 2026 edition

■ HumaForm

Planning your retirement in France

Retiring to France can be an exciting project, but the move involves several distinct questions: immigration, healthcare, finances, tax residence, housing and the practical organisation of everyday life.

There is no single “retirement process” that applies to everyone. Your nationality, intended length of stay, source of income, family situation and country of origin can all affect the steps you need to take.

This guide gives you a framework for planning the move and identifying the questions that deserve attention before you leave.

“A successful retirement move is not just about finding the right place to live. It is about making the administrative side predictable.”

01 Define what “retiring in France” means for you

Retiring in France can mean several different things: moving permanently, spending part of the year in France, relocating after retirement or joining a spouse or family member. Your intended pattern of residence matters.

Start by deciding whether France will become your main place of residence and how long you intend to stay. This helps determine which immigration, healthcare and tax questions you need to investigate.

> **HumaForm Tip ■**
> Before researching paperwork, write down where you expect to live, how long you expect to stay and what your main source of income will be.

02 Check your immigration route

For non-EU nationals, a move to France for more than 90 days generally requires an appropriate long-stay visa unless an exemption applies. France-Visas provides the official assessment and application process.

For a private stay of more than three months without professional activity, France-Visas currently describes the long-stay “visitor” route and indicates that applicants may need to demonstrate resources, accommodation and medical cover, while undertaking not to work during the stay.

> **HumaForm Tip ■**
> Do not assume that “retirement visa” is the official name of the route that applies to you. Start with the France-Visas assessment based on your actual situation.

03 Prepare your financial evidence

Retirement projects often require you to demonstrate that you can support yourself. The evidence needed depends on the immigration route and your individual circumstances.

Think beyond the amount of your pension: organise pension statements, bank evidence and other documents that may help demonstrate your financial situation. Requirements should always be checked against the current official procedure.

> **HumaForm Tip ■**
> Create a clear financial document pack before beginning the visa process. It is much easier to update a complete file than to build one under deadline pressure.

04 Plan your healthcare

Healthcare is one of the most important parts of a retirement move. Your route can depend on your residence status, previous social-security coverage and other personal circumstances.

Understand your initial health-insurance requirements for the immigration process and then investigate how your healthcare rights will work once you are established in France.

> **HumaForm Tip ■**
> Treat healthcare as a core part of your relocation plan, not something to solve after you have moved.

05 Think about tax residence

Moving your life to France can have tax consequences. Tax residence is a separate question from immigration status, and the treatment of pension income can depend on French rules, your country of origin and any applicable tax treaty.

This is an area where personalised tax advice may be important, particularly if you receive pensions, investment income or other foreign-source income.

HumaForm Tip ■
Do not rely on another retiree's tax experience. Your tax residence, income sources and country of origin can produce a very different result.

06 Organise your civil and personal documents

Before moving, gather important civil-status and personal documents such as birth certificates, marriage certificates, passports, pension records and other documents relevant to your situation.

Some documents may need translation, legalisation or apostille depending on the procedure. Check the current requirements for the specific administration requesting the document.

HumaForm Tip ■
Request important civil-status documents before you leave your home country if doing so is easier there.

07 Prepare your French life, not just your paperwork

Retiring to France is also a practical relocation project. Think about housing, banking, utilities, transport, driving arrangements, local services and how you will manage your day-to-day life.

The administrative side becomes easier when your practical arrangements are clear. Keep a list of the services and organisations you will need to contact after arrival.

HumaForm Tip ■
Create one relocation folder covering both administration and practical life. A move is much easier when these two sides are planned together.

08 Plan your first months in France

Once you arrive, your work is not finished. Depending on your visa and situation, you may have post-arrival formalities. For example, France-Visas states that a VLS-TS must generally be validated within three months of arrival, while some visas require a residence-card application within a specified period.

Set reminders immediately after arrival and check the exact obligations associated with the visa you received.

HumaForm Tip ■
Your visa is a timeline. Read it carefully and put every post-arrival deadline in your calendar on day one.

■ HumaForm

Your Checklist

Use this checklist as an organisational tool. Exact requirements depend on your individual circumstances, so always verify current official information.

- ■ I know whether France will be my main place of residence.
- ■ I have checked whether I need a visa or residence document.
- ■ I have used the current France-Visas information relevant to my situation.
- ■ I have prepared evidence of my financial resources.
- ■ I have reviewed my healthcare arrangements.
- ■ I have considered the potential tax-residence consequences of my move.
- ■ I have gathered important civil-status and personal documents.
- ■ I have checked whether documents need translation, legalisation or apostille.
- ■ I have considered housing and practical arrangements in France.
- ■ I have recorded important post-arrival deadlines.
- ■ I have kept copies of my application and supporting documents.
- ■ I know when I should seek immigration, tax or legal advice.

Useful Official Sources

For immigration, the official starting point is **France-Visas**. Its current guidance states that stays over 90 days generally require an appropriate long-stay visa unless an exemption applies, and its “visitor” route covers private stays over three months without professional activity. For tax residence, pensions and cross-border income, the rules can depend on your circumstances and tax treaties; use the official French tax administration and, where appropriate, a qualified tax adviser. Always verify the current rules before submitting an application.

Planning your move?

HumaForm helps English-speaking expats understand French administrative procedures and organise the practical steps involved in settling in France. Immigration and tax matters may require advice from a qualified specialist.

Book a Free Discovery Call
www.huma-form.fr

This guide provides general information and is not immigration, tax, legal, financial or medical advice. Requirements can change and may depend on your nationality and individual circumstances. Always verify current requirements with the relevant official authority.