



Justin Faulkes/4Corners; Travelphix Ltd/Getty; Peter Bowater/Alamy

Cast your mind back to November 1994. Comedy fans were treated to the inaugural episode of *The Vicar of Dibley*, and gambling enthusiasts welcomed the first lottery draw. It was also the time when British intercity rail transport – until then an affair of curling cheese sandwiches and yellowed smokers' carriages – came of age. The revolution arrived in the sleek form of TGV-engineered trains plying a speedy route from London – via the Kent countryside, the world's longest undersea tunnel and the flatlands of Nord-Pas-de-Calais – to Paris.

Twenty years on, some 300,000 people divide their lives – and homes – between the French and English capitals. The French call these commuters *les frontaliers Eurostar*; we Britons might call them lucky blighters. “Over recent years, we've seen an increase in the number of people regularly travelling with us to commute between London and Paris,” confirms Mary Walsh, Eurostar's communications director. “With journey times

of just over two hours to Paris, it's easy to see why.”

Keith Reader, a part-time lecturer at the University of London Institute, in Paris, lives a dual existence that would be impossible without Eurostar. “Twenty-five years ago, there were no budget airlines, and the flag carriers cost an arm and a leg,” says Reader, 68. “So your best bet for getting to Paris from London was the hovercraft from Dover to Calais, which would still take half a day when you factored

in travel each end. Then Eurostar arrived and, overnight, Paris and London were neighbours.”

Susie Hollands, founder of Vingt Paris, a property agency, has helped many *frontaliers* to find a suitable pied-à-terre in the French capital. She sees the dual-city lifestyle as a growing trend. “Many of our clients worked hard in London, but they are now older and their kids have left home, so they'd like to treat themselves to the Parisian good life.

“Some are same-sex partners with no children and respective jobs in the two cities, while younger buyers are often involved in the luxury and fashion business. Eurostar is an integral part of their decision to maintain homes in both cities.”

“Twenty-five years ago, your best bet for getting to Paris was the hovercraft to Calais, which would take half a day. Then Eurostar arrived, and Paris and London were neighbours”



Among the younger cohort is London-born Ayse Suleyman, 32, a former fashion PR who maintains a one-bedroom rented flat in Primrose Hill, north London, and a Seine-side studio in Saint-Germain-des-Prés, with her French gallerist husband, Frederic Arnal, 33. The couple divide their month between the two cities, travelling together when schedules permit.

“When Frederic and I met, I was establishing my communications agency, my clients were all in London and there was no chance of my relocating to Paris full-time,” Suleyman says. “So we decided, with some trepidation, to split our lives.” What began five years ago as a necessity became a lifestyle choice. “Now we run a contemporary art brand – the Louise Alexander Gallery

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Daniel Wray, Director

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MARKET MOVEMENT ON GBP/EUR EXCHANGE RATE

Date	GBP/EUR Exchange Rate	GBP cost for €200,000	Change in cost to you
Mar 2014	1.2180	£164,204	
Dec 2013	1.2110	£165,153	+£949
Sep 2013	1.1980	£166,945	+£2,741
Jun 2013	1.1800	£169,491	+£5,287
Mar 2013	1.1880	£168,350	+£4,146
Dec 2012	1.2400	£161,290	+£2,914
Sep 2012	1.2650	£158,103	-£6,101
Jun 2012	1.2500	£160,000	-£4,204
Mar 2012	1.2050	£165,975	+£1,771

Rates in this table are indicative interbank rates taken at the peak of month represented to 18 March 2014. The cost differential compared is calculated using March 2014 GBP/EUR rate of 1.2180. For current live exchange rates, please contact FC Exchange directly.

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A tale of two cities

Twenty years after the launch of Eurostar, thousands of Britons are dividing their lives between London and Paris, with a home in each. Sally Howard hears their stories

of the train With journey times of just hours, commuters can breakfast beneath Tower and be in London for lunch



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Athletes to the Olympics, A-listers to Cannes and a rail speed record – watch 20 years of Eurostar in two minutes at thesundaytimes.co.uk/homevideo

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STUDIO OF THE WEEK

Once the haunt of Picasso, Saint-Germain-des-Prés is a creative area known today for its jazz bars and bookshops. This studio flat in one of the 18th-century buildings on Rue de Lille, which runs parallel to the Seine, has a slim kitchen that leads through to a light and airy living/sleeping space, where there's room for a double bed. **020 7016 3740, savills.com**

— together, and we stage pop-up galleries in both cities, with a permanent London location to follow later this year. In work and life, we get the best of both worlds: the dynamism of London and the serenity of Paris. I love arriving in late-night Paris, with its elegant street life, after a stressful day in London. Or waking up in Paris and taking the 6.43am Eurostar over to buzzy London for a breakfast meeting."

The couple have noticed a marked difference in the rental market in the two capitals. "Paris is cheaper for a comparable-sized flat in a central location, and anywhere within the Périphérique feels more central than London's sprawl," Suleyman says. "In Paris, we live in a 592 sq ft studio flat in a beautifully maintained Haussmann building with decorative alcoves and parquet flooring. The communal spaces are well looked after — unlike in London."

This contrasts with their life in Primrose Hill, →

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→ where a slightly bigger one-bedroom flat in a converted warehouse overlooking Regent's Canal sets them back an additional £1,000 a month. "And we're at the mercy of the Underground," Suleyman adds, "which drives Frederic a little mad."

Her divided life requires "precision and organisation". "Same-day Eurostar tickets cost £225, but the cheaper fares, at £69 return, are nonrefundable, so we have to weigh the financial penalty against any change of plan." She maintains twin wardrobes in the two cities. "It's easy, as the style is much more conservative in Paris. There, I wear my classic blacks, neutrals and whites. I keep my crazy techno-print leggings in London."

Keith Reader's lifestyle also demands a degree of duplication. He lives between a two-bedroom flat in Highbury, north London, purchased in 1990, and a "toe-hold" studio in the up-and-coming Belleville district of Paris, for which he paid €174,000 (£141,000) in 2011.

"I duplicate toothbrushes, coffee pots and basic clothing," he says. "I have a desktop computer in London, a laptop in Paris and a netbook for travelling on the Eurostar, which I'll carry to and fro in my small shoulder bag. I'll often find myself wanting a book that's in the wrong place, but that's not an



Paul Andre and Diane Côté, below, have been Channel commuters since 2007

Jeremy Walker/Bruno de Hogues/Getty

unusual situation for a distracted academic."

Reader also maintains a dual financial identity to cover respective household bills. "My French bank required a €10,000 deposit to open an account, as they do for all customers who are not fiscally resident in France. It pays equally lousy rates of interest as my UK bank account.

"I pay bills in both cities by internet banking and direct debit. This works seamlessly on the London side, but my French online banking can be down for hours or days at a time. I recently had to resort to sending a fax."

He bought his Belleville studio with



Ayse Suleyman, right, says living in London and Paris is now a lifestyle choice



the proceeds from the sale of a flat in Glasgow, where he held a chair at Glasgow University before his partial retirement. "I put my Glasgow flat on the market in June 2011, and by October of that year was installed in Paris," he says. "When I bought, it was a sellers' market, to the extent that not one property on the agent's books fitted the bill, so I rented in the area to property-hunt. My flat was the first to come up – and, as a cash buyer with my money in a French bank account, I was ready to pounce."

Reader was attracted to Belleville by its proximity to the Gare du Nord (there's a 20-minute bus connection), its affordability and a certain *je ne sais quoi*. "I was in Paris as a graduate student in the 1970s," he recalls. "These days, my old stamping ground in the Latin Quarter has lost its edge – it's terribly touristy and, frankly, insupportable. Belleville owes something to the city I remember then."

He bought his flat furnished and found it "ready to go. Studios and *ateliers* [loft flats] are much more common in Paris, and it's thoughtfully

Intent cordiale: how to live a divided life

■ It pays to be organised and flexible. You can book Eurostar tickets up to six months in advance, and early birds will get the best deals. Yet these fares will be nonrefundable. Eurostar Carte Blanche status, which gives you access to business lounges, fast-track check-in and free tickets, requires 1,500 points a year – equivalent to four return trips in Business Premier or 100 single trips at the lowest standard-class advance rate.

■ Considering offsetting the cost of maintaining a Paris flat against short-term lettings? Beware. Officially, the shortest rental term in France is 12 months, and your tenant will have far-reaching rights. Short-term lets such as those available through airbnb.com are, in effect, illegal. Loopholes in the system, however, allow for three-month lets. You will

need a Paris-based lettings agent to help you navigate the system.

■ If you're taking out a mortgage in France to cover a Parisian property purchase, you will have to pay a loan registration fee, which will typically be between 1% and 2% of the value of the mortgage, depending on the type of charge taken by the lender. For this reason, if you are a British homeowner, it may be better to increase the mortgage against your property here instead. This will also negate the risk of sterling falling in value against the euro.

■ Superficially, the buying process in France resembles the process in England and Wales. Buyer and seller prepare a *compromis de vente*, the equivalent of exchanging

contracts, before proceeding to an *acte authentique* (completion). It is customary to pay a deposit, usually 10%, at the time of the *compromis de vente*.

■ Make a watertight will in both countries to avoid exposure to French probate requirements.

■ Renting in Paris? In addition to the first month's rent, most landlords require two months' rent as a security deposit. French law requires that all tenants have a multi-risk insurance policy that covers water damage, fire or explosion and theft. There's also an annual housing tax (*taxe d'habitation*), based on the location and the size of the property, and payable for the full year by the person who occupies the accommodation on January 1.

laid out – 258 sq ft, with a kitchen, a modest shower room and a bed/sitting room."

Belleville, straddling the 19th and 20th *arrondissements*, is a hotspot for intrepid Britons buying second homes in Paris, says Susie Hollands. "They are more adventurous than Americans, who fantasise about buying a slice of Woody Allen's *Rive Gauche*. What's great is that the city's up-and-coming areas hug the Gare du Nord: the 10th *arrondissement* around Canal St Martin; the 9th, with its young families and bistros run by rising chefs; the 18th, with its gay community. You can pick up a charming one-bedroom *atelier* in these locations for €300,000."

Anyone looking to buy or rent a *piéd-à-terre* in Paris is advised to take on an agent for purchase and property

management. "French property law is fair, but complicated," says Alexander Kraft, chairman and CEO of Sotheby's International Realty France. "You make an offer at the asking price, it's accepted and there's no gazumping. Mortgages with French banks are possible, but you need help with the paper flurry. And a management agent will help to deal with your responsibilities to communal spaces, via your building's homeowners' association, in your absence."

Paul Andre, 52, and his wife, Diane Côté, 50, became *frontaliers* six years ago. "We moved to Europe from Canada in 2003," says Andre, who is a professor of business studies at ESSEC, in Paris. "First to Edinburgh then, in 2006, to London where Diane accepted her current position [as a group risk officer at the London Stock Exchange]. In 2007, I was offered the job in Paris. Our son was grown-up and at university back in Canada, so we thought living between two cities sounded like an adventure."

Initially, the couple rented a flat in the western suburb of

Neuilly-sur-Seine and a two-bedroom flat in London's Shad Thames, which they have since traded in for a five-bedroom house in Sevenoaks, Kent, a 20-minute drive from the Ebbsfleet Eurostar connection.

"We found the Paris rental to be much better value for money," Andre says. "Because of the cost and the culture of flat-sharing in London, our South Bank flat was chopped up into two little bedrooms. So we moved to Kent and now have the best of all worlds – a Paris apartment that we can lock up and leave, and a charming English countryside home surrounded by trees, flowers and wildlife."

Yet Andre wouldn't countenance living this life without the Eurostar. "The train makes this a cultured existence, not one I could maintain if I had to travel through two airports, with all of their hassles."

Despite the charms of the dual lifestyle, *les frontaliers* live in hope that Europe's bureaucracy and technology will catch up with the itinerant lifestyles of their

"What's great is that the up-and-coming areas of Paris hug the Gare du Nord"



€730,000

FASHION PAD OF THE WEEK

This petite second-floor one-bedder is in the trendy northern part of the Marais – an area known for its accessories, boudoirs and shops filled with edgy Parisian and international fashion brands. It has exposed brickwork, a covetable bath with ball-and-claw feet and compact kitchen with an oven and workspace on either side – perfect for foodies and fashionistas. **00 33 9 70 46 69 01, vingtparis.com**



€860,000

DUPLEX OF THE WEEK

There's something about this sixth-floor duplex on Rue de Turenne, in the 3rd arrondissement, that says cool without being conceited. Dressed all in white – including the exposed beams – to give the two-bedroom property a more spacious feel, it has a winding staircase that leads up to the large bedroom. From there, you get incredible views of the city. **020 7870 7181, terimmo.fr**



€1.659m

HISTORIC HOME OF THE WEEK

In Paris, *hôtels particuliers* are town houses of a grand sort, and this three-bedroom apartment in a 16th-century building on Rue du Renard, in the Marais, is a perfect example. Take the staircase to the second floor and you'll find a split-level property with a rustic-chic look and distinctive features such as the keyhole-shaped door. There's also a parking space. **00 33 9 70 46 69 01, vingtparis.com**



The next London borough? Dual-city living is a growing trend



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burgeoning tribe. There are, after all, two tax years to contend with, making paperwork a bit of a headache, and you still need two mobile phones – unless you are prepared to put up with hefty roaming charges.

Yet Andre doesn't see his life as a tale of two cities. "It's an old joke in Paris that

London, with all of the rich French fleeing to Kensington and Chelsea to escape President Hollande's taxes, has become the 21st arrondissement. But behind the humour there's some truth. Perhaps – and here's a dangerous idea – Paris is actually the next London borough."



Majorca, Spain

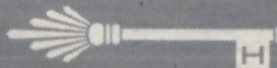
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