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## INCOME TAX FORMS 2023 !!!

**O**h no! It is that time of the year again when you have to fill in your income tax form. It's all in French and there is lots of pages and boxes to fill in! And they may have changed it again!

Well, worry not, help is at hand. I will try to explain it to you and make it simple. I will only cover the most common revenues so for more technical information, contact me directly.

### Changes

They have put box 8TK back on the 2042 so no need to also have the 2042-C

### Important dates:

You have to declare your revenue for the year 2022 (January 1st to 31<sup>st</sup> of December). However, the tax office accepts that you use the revenue corresponding to the UK tax year.

You can start filling the forms online (only if it is NOT the first time) from the 13<sup>th</sup> of April and until the 23<sup>rd</sup> of May 2023 for Departments 1 to 19 (Charente is 16), 30<sup>th</sup> of May 2023 for Departments 20 to 49 and 7<sup>th</sup> of June 2023 for Departments 50 and above (Deux Sevres is 79 and Vienne 86).

Deadline to send or deposit your paper tax form is the 18<sup>th</sup> of May 2023.

The result (the bill!!!) is called Avis d' imposition and is sent to you from mid-August.

Note that in September 2023, the French government will then readjust the amount that they take out of your current account Monthly according to what you have filled in (so more or less or even reimburse you if you had less income than 2021). Or change the % tax on your salary if you are an employee.

### What forms and how do you fill them in:

The 2042 is the blue form that everybody has to fill in and it is on this form that you report what you have filled in on other forms. But there are different versions of the 2042:

**2042:** This is the normal blue 2042 form that everyone has to fill in- no exception.

Check or fill in the information on page 1 (name, address, etc). On page 2, check or fill in the information asked for (marital status, etc) and make sure it is correct as they can give you allowances or discount (invalidity, number of children living with you, etc).

**2042RICI:** This is the form on which you report things that give you tax credits such as having kids at college, lycee, etc or doing some work on your house related to saving energy and ecology. Note that this year, the box for employing a gardener or cleaner, giving to charity is on the normal 2042.

**2042C:** This is the form to have if you are under the French health system via an S1 (you are receiving a state pension). You need to tick box 8SH (declarant 1) and/or 8SI (declarant 2) to avoid paying Social charges on your interest. You can also find box 8VL which is the 17.7% tax credit on your dividends. Those boxes are on the last page of form 2042-C.

**Revenus du patrimoine exonérés de CSG et de CRDS**

Vous relevez d'un régime d'assurance maladie d'un État de l'Espace économique européen  
ou de la Suisse et vous n'êtes pas à la charge d'un régime obligatoire de sécurité sociale français.....

DÉCLARANT 1

DÉCLARANT 2

8SH COCHEZ

8SI COCHEZ

**2042C Pro:** If you are self-employed in France, this is where you fill in your professional revenue.

This is also the form used to declare revenues from Gites or chambre d'hôtes nonprofessional.

**2044:** This is the form to fill in if your gross rental income is superior to 15 000 euro per year.

**2047:** This is the purple form (or pink) on which you enter your revenue from abroad. It is better if you start with this one and then report the result on the other forms. Here is how to do it:

**2047:** Enter all your **pension revenues** (even those from civil servant that are taxed in the UK) on page 1, **section 1** in the box called « Pensions, retraites, rentes ». Be careful, you now must tick the box stating if the pension is public (ex-civil servant) or Privé (private and state pension/old age). So, if you have both, tick both boxes. You then have to report pensions to the pension section on the 2042, page 3, section 1, line 1AM (or 1BM for declarant 2) for pensions taxed in France (state pension and private pensions) and line 1AL (or 1BL for declarant 2) for pensions from UK government employees such as teachers, civil servant, military, NHS, etc).

**In section 2**, on page 2 is where you put the **interest** you earned on savings in the UK. And yes, ISAs and Premium bonds are taxable in France as you are French resident! So, you have to fill them in at the bottom of page 2 in the box 230 "intérêts". Enter the country of origin, then you write the amount on line 2TR, line 252.

Then you report the amount in line 2TR, page 3, section 2 of the 2042.

You also need to tick box 2OP on form 2042, page 3 if you want the interest to be taxed according to the rest of your income and not at 12.8% flat tax.

**In section 4**, you enter the revenues from **house rental abroad**. Then report on section 6 to get the tax credit (because it is taxed in the UK) and report on line 4BE and 4BK, section 4 of the 2042. If revenues from gross rental are > 15000 euro, you have to fill in the 2044 form and report the figures on line 4BA and 4BL on form 2042.

**In section 6**, you put the **revenue from government employees pension** (military, police, NHS, civil servant, etc) and rental **income from property in the UK** (those will always be taxed in the UK whether you are French resident or not). Then you report the amount in line **8TK**, last page of the 2042. This is because those revenues/income get a tax credit in France equivalent to what the tax would be on it in France as they are taxed in the UK. You must enter the gross amount (before tax for pensions or expenses for rental).

**3916:** you have a bank account outside France, then you have to declare it on that form (section 1 and 4). One form per account. Failing to declare them brings a fine of 1 500 euro per account not declared. 10K if the account is in Jersey, Panama or other countries not nice with French tax office!

You will also need to tick box 8UU on the last page of the 2042 stating you have bank account outside of France or 8TT if you have an Assurance Vie investment account.

Don't forget to date and sign the forms!! If it is your first, join a RIB and copy of your passport.

**The exchange rate for 2022 is 1.17 (that is the average of last year). You can get another rate from your local tax office, use theirs if it is lower than 1.17! Note that when you ask the official Paris tax office they tell you to use the rate from the "banque de France" on the day you got paid! Or use the average of the year.**

If your pension has been directly transferred to your French bank account, just add up all the figures of last year as long as it is a gross amount (not taxed at source).

**Help:**

A complete guide on how to fill in your tax form online is on our web site:

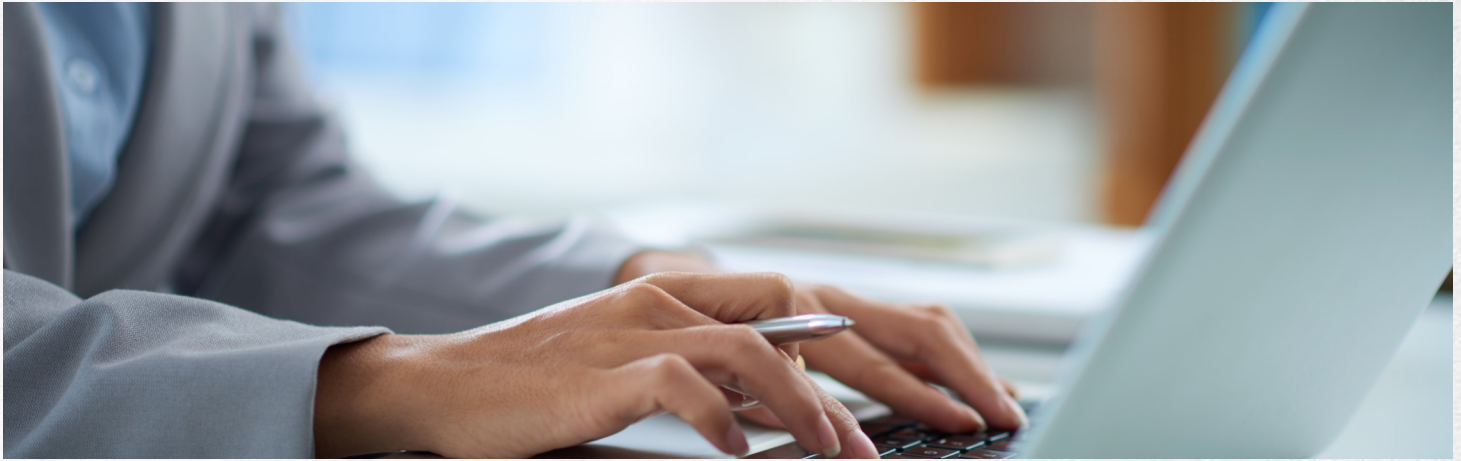
<https://bh-assurances.fr/taxes/> if you can't find it, email me!!

If you are one of my customers, you are entitled to free help in 2 of our offices (no appointments, just turn up):

**-Chasseneuil sur Bonnieure on Tuesday the 9<sup>th</sup> of May (all day apart from 12-2pm-my lunch)**

**-Ruffec on Thursday the 11<sup>h</sup> of May (all day apart from 12-2pm-my lunch)**

Please make sure you have all the figures ready in Euros and the relevant forms (you can get them from your local tax office or online) when you come to see me. Otherwise, I get very grumpy! But a bottle of wine does help to make me smile! Never mind my liver!



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## DECLARING YOUR RENTAL INCOME IN FRANCE

If you are a French resident in France, you must declare your rental income from the UK or/and France each year on your income tax form.

If you are UK resident and have some rental income from a property in France, you also must declare it.

There are 2 ways to declare it: "Micro Foncier or Regime Réel":

**4 | REVENUS FONCIERS** *Revenus des locations non meublées*

**Micro foncier**

Recettes brutes sans abattement n'excédant pas 15 000€ ..... 4BE

- dont recettes de source étrangère ouvrant droit à un crédit d'impôt égal à l'impôt français ..... 4BK

Nom du locataire et adresse .....

**Régime réel** *Report du résultat déterminé sur la déclaration n°2044*

Revenus fonciers imposables ..... 4BA

- dont revenus de source étrangère ouvrant droit à un crédit d'impôt égal à l'impôt français ..... 4BL

Déficit imputable sur les revenus fonciers ..... 4BB

Déficit imputable sur le revenu global ..... 4BC

Déficits antérieurs non encore imputés ..... 4BD

Vous ne percevez plus de revenus fonciers en 2021 ..... 4BN  **COCHEZ**

Vous souscrivez une déclaration n°2044 spéciale ..... 4BZ  **COCHEZ**

**Micro Foncier:** You can declare on the Micro Foncier if your rental income is below 15 000 euro. The tax office will automatically give you a 30% discount to cover your running cost such as management, repairs, etc. So, on the 2042 above, section 4, you simply enter the name of the tenant and the address of the property and the Gross amount (box 4BE) meaning the total of the rents you have received. If your rental is from the UK, you also enter the amount in box 4BK and fill in form 2047 and 2042-C (for box 8TK). Quite easy!

**Regime Réel:** More complicated! This is if your income is above 15 000 euro or if you think you are better off declaring your rental income Net meaning rental minus all the cost such as repairs, management, insurance, interest on mortgages, etc. But of course, the tax office does not trust you just to let them know the net amount, they want you to detail it on form 2044.

Note that if you opt for the Regime Réel, you are obliged to use it for the following 3 years so not good if you have rental income

below 15K and only have one year with extra expenses that are above 30%.

My advice is to do it online, much easier as the figures you enter on each section are automatically transferred on the Net amount on line 420: Resultat- Result. And on the 2042. Not the 2047 and 2042C if you have rental income from the UK.

If you are in deficit meaning your rental income is lower than your expenses, then the extra expenses are forwarded to the following year- For the next 10 years. If you sell the rented house, you can't offset it on other income, it must be rental income.

You must fill it in for each property your rent out. You can fill it in up to 8 properties. For each property, you must enter the address, date of purchase and name of tenant. And for each, the expenses and rental income.

#### What cost can you offset your rental income on the 2044:

#### 220 Frais et charges

221 Frais d'administration et de gestion  
(Rémunérations des gardes et concierges; rémunérations, honoraires et commissions versées à un tiers; frais de procédure)

222 Autres frais de gestion : 20 € par local

223 Primes d'assurance

224 Dépenses de réparation, d'entretien et d'amélioration (remplir également la rubrique 400)

225 Charges récupérables non récupérées au départ du locataire

226 Indemnités d'éviction, frais de relogement

227 Taxes foncières, taxes annexes de 2020  
(Taxe d'enlèvement des ordures ménagères : voir notice)

#### Régimes particuliers

228 Déductions spécifiques (sous certaines conditions : voir notice)  
15 %, 26 %, 30 %, 40 %, 45 %, 50 %, 60 %, 70 % ou 85 % de la ligne 215

#### Immeubles en copropriété (uniquement pour les propriétaires bailleurs)

229 Provisions pour charges payées en 2020

230 Régularisation des provisions pour charges déduites au titre de 2019

230 Réintégration de 50 % du montant des travaux déductibles compris dans les provisions bis payées en 2019

240 Total des frais et charges : lignes 221 à 229 – ligne 230 – ligne 230 bis

250 Intérêts d'emprunt (remplir également la rubrique 410)

I only translated the one you are most likely to use:

-Management fees if you use an agency

-Other costs- 20€ max per rental

I-nsurance cost

-Repairs cost- must fill section on page 4

-Cost of getting rid of tenant

-Taxes Fonciere

If the building are apartments, you can claim cost taken by the syndicate running the building Interest on mortgages- Must fill in section on page 4.

On page 4, you must detail who did the work, when you paid it and the amount

Ah yes, you can only offset the cost of repairs if those repairs are done by a registered artisan/ workman, and you have an invoice (so not on the black).

For the interest on Mortgages, name and address of the bank, date of doing the mortgage and the amount of the interest paid for the year.

4

Descriptif des frais			
<b>400 Paiement des travaux</b>			
N° de l'immeuble et nature des travaux	Nom et adresse des entrepreneurs	Date de paiement	Montant
<b>410 Intérêts d'emprunt</b>			
N° de l'immeuble (ou nom de la SCI ou du FPI), nom et adresse de l'organisme prêteur		Date du prêt	Intérêts versés

When you have filled in all of this, you follow the instruction on the form if you do it on paper, so you arrive on page 4 and your end result (rental – cost). If you are doing it online, it is all automatic. So, if you can, do it online!

Good luck!

## COUGERES

Those little things are excellent for the aperitif!

### Ingredients for 4-6 people:

150 g of flour

4 eggs

100 g of butter

25cl of water

150g of Gruyeres cheese or Cheddar (I know you can't live without it)!! You can actually use any cheeses. The best one I have done was with Roblochon Cheese.

First put the butter in a sauce pan alongside the water and bring to the boil. Once it is boiling, take off the heat and add the flour and stir vigorously until the pastry comes off the pan easily.

Then back on the heat for 2 minutes, still stirring.

Take off the heat, then mix the egg in one by one. Quick hard work stirring them in but worth it. Then add the cheese. Once it's all mixed in, form golf size balls with spoon and lay them on kitchen proof paper and put in a pre-heated oven at 200 degrees for 20 minutes.



Loads of bank holiday so all our agencies will be shut on:

1<sup>st</sup> of May

8<sup>th</sup> of May

18<sup>th</sup> of May and Isabelle Want is doing the bridge so will be off on Friday the 19<sup>th</sup>!

29<sup>th</sup> of May

## LIVING IN FRANCE

### BANK HOLIDAYS

The Month of May in France is famous for bank holidays!! So what a good opportunity for me to enumerate them all and how they work compare to Great Britain.

First of all, we have more than you BUT if it falls on a Sunday, tough luck!! We don't have "in lieu". But this year is very good and in fact this Month of May is great as 2 of them are on a Monday so a 3 day week end!! One of them is on the Thursday: Ascension on the 18<sup>th</sup> so French people do what we call the Bridge- "Faire le Pont" in French means you take the Friday off to bridge to the week end!! Note that some bridges can be bigger than others!! Especially if the bank holiday falls on the Wednesday!!

**List of bank holidays in France for 2023:**

1<sup>st</sup> of January: New year day.

10<sup>th</sup> of April: Easter Monday (always on a Monday), sadly no Good Friday in France.

1<sup>st</sup> of May: Fête du travail- Labour day. Yes we have a day off to celebrate work!!

8<sup>th</sup> of May: Victoire 1945-Armistice of the second world war

18<sup>th</sup> of May: Ascension (Always a Thursday)

28<sup>th</sup> of May: Pentecote (Always a Monday)

14<sup>th</sup> of July: Fête Nationale- French national day to celebrate start of French revolution when people stormed the Bastille Prison in Paris.

15<sup>th</sup> of August: Assumption. A Tuesday so we will bridge the Monday!

11<sup>th</sup> of November: Armistice 1918-celebrate end of First world war. A Tuesday also!

25<sup>th</sup> of December: Christmas.

## AGENDA FOR APRIL IN THE CHARENTE

27<sup>th</sup>: Rouillac Monthly big fair

9<sup>th</sup>: Tax session in the Allianz office of Chasseneuil sur Bonnieure

11<sup>th</sup>: Tax session in the Allianz office in Ruffec

1<sup>st</sup>, 8<sup>th</sup>, 18<sup>th</sup> and 29<sup>th</sup>: Bank holidays

<https://www.sortir-label-charente.net/>



## WHAT HAPPENED IN FRANCE IN APRIL

**In general,** It took 5 days for the firecrew to extinguish a fire in the Pyrénées Orientales where 1000 hectares of vegetation have burnt. Happily no houses were destroyed and nobody got injured.

A building has collapse in Marseille killing 8 people. The cause is believed to be a gaz explosion. The blast was so huge than some other building in the same street are now unsafe to live in and people had to be evacuated.

6 people have perished in an Avalanches in The Alpes including 2 guides.

The consultation at the GP will increase to 26,50 euro in September. 31,50 for specialist consultation.

The French government has started an operation in Mayotte to expel illegal immigrant and destroy the slums that they have created. In Mayotte (French island near Madagascar) nearly half of the 350 000 inhabitants are not French but entered the country illegally from Madagascar, Africa and The Comoros Islands. It has created tension with the local Mayotte population who voted to become French in 2009.

France has so far evacuated 538 people of 36 different nationalities from Soudan including 209 French Nationals. The evacuation between Khartoum and Djibouti (French military base in Africa) is ongoing.

**In crime,** A 5 years old girl has been found dead in a big bag in a flat in The Vosges Department of France. A 16 year old boy has been arrested.

The police Department has sold more than 277 objects that had been confiscated from drug dealers(cars, jewelleries, clothes, etc) for a total of 1,3 Million euros.

## PROFESSIONAL OF THE MONTH

### FRANCE SERVICES

Like many of us, some of you are lost with administration and paperwork! Especially now that it is all online. Fear not, as you can visit one of the 2 197 France services offices all over France. These offices are less than 30 KM from your house and free to visit. In there, you will find a nice person available to help you with all the followings:

- Tax (yes, not only me that does it! And it won't cost you a bottle of wine- mind you some of you don't bother with the wine!)
- Change of registration paperwork of cars, driving licence
- Free Access to online services (free computer, scan, printer and internet access)
- Ask for financial help like RSA or CAF, they help you fill in the forms online and found out if you are entitled to Social help.
- CPAM reimbursement and CPAM registration and sorting out problem with your ameli web site.

France services is a unique access to all those services, meaning the person inside the office can check the web site of all those:le ministère de l'Intérieur (home office), le ministère de la Justice (justice department), les Finances publiques (rench finance department), Pôle employ (unemployment office), l'Assurance retraite (retirement services), l'Assurance maladie (CPAM, French NHS) , la CAF (family support), la MSA ( agricultural department)and La Poste ( Post office).

France services

Nos agents vous accueillent partout en France, à moins de 30 minutes de chez vous

PROCHE DE VOUS, PROCHE DE CHEZ VOUS

You can see where your closest office is on this web site:

[https://www.cohesion-territoires.gouv.fr/france-services?gclid=EAlaIQobChMIscjv8NHj9wIVboxoCR2Uqgu4EAAYASAAEgLYN\\_D\\_BwE&gclidsrc=aw.ds](https://www.cohesion-territoires.gouv.fr/france-services?gclid=EAlaIQobChMIscjv8NHj9wIVboxoCR2Uqgu4EAAYASAAEgLYN_D_BwE&gclidsrc=aw.ds)

Here are the addresses of the ones close to our offices:

Ruffec: 5 Boulevard des grands Rocs 16700 Ruffec ( next to the tax office).

La Rochefoucauld: 1 Avenue de la Gare 16110 La- Rochefoucauld en Angoumois

Chasseneuil sur Bonnieure : 84 Avenue de la République 16230 Chasseneuil sur Bonnieure

Roumazières-Loubert : 65 route nationale 16270 Roumazières Loubert

**There is always at least 2 people in each office ready to help you for free. A computer, printer and scanner is also there so they can do any of the formalities online for you.**



FRENCH	ENGLISH
Une Franchise	Excess
Un Sinistre	Claim
L'Assistance	Breakdown cover
Une Assurance	Insurance
Un Bris de glace	Windscreen cover (In France it also covers head lights and all windows)
Un Remboursement	Reimbursement
Une Cotisation	Premium
Une Echéance	Renewal date
Une Date d'effet	Contract start date
Une Résiliation	Cancellation
Un Avenant	Amendment
Un Devis	Quote
Un Incendie	Fire
Un Dégats des eaux	Water damage
Un Damage électrique	Electrical damages
Un Accident de voiture	Car accident
Pneu	Tyre
Un Chevreuil/ Sanglier	Roe Deer/ Wild boar
Un Fossé	Ditch
Une Clôture	Fence
Un Portail	Gate
Une Tempête	Storm
Un Arbre	Tree
La Grêle	Hail
La Neige	Snow
La Pluie	Rain
Le Verglas	Black ice
La Toiture	Roof
La Maison	House
Les Murs	Walls
Le Portail	Gate
Grange	Barn
Le Contenu	Content
Un Objet de valeur	Valuable item
Une Carte grise	Car registration paperwork
Un Permis de conduire	Driving licence
Un relevé d'information	No claim certificate

## CONTACT DETAILS & USEFUL INFORMATIONS

22 rue Jean Jaures  
16700 Ruffec  
Tel: +33(0)5 45 31 01 61

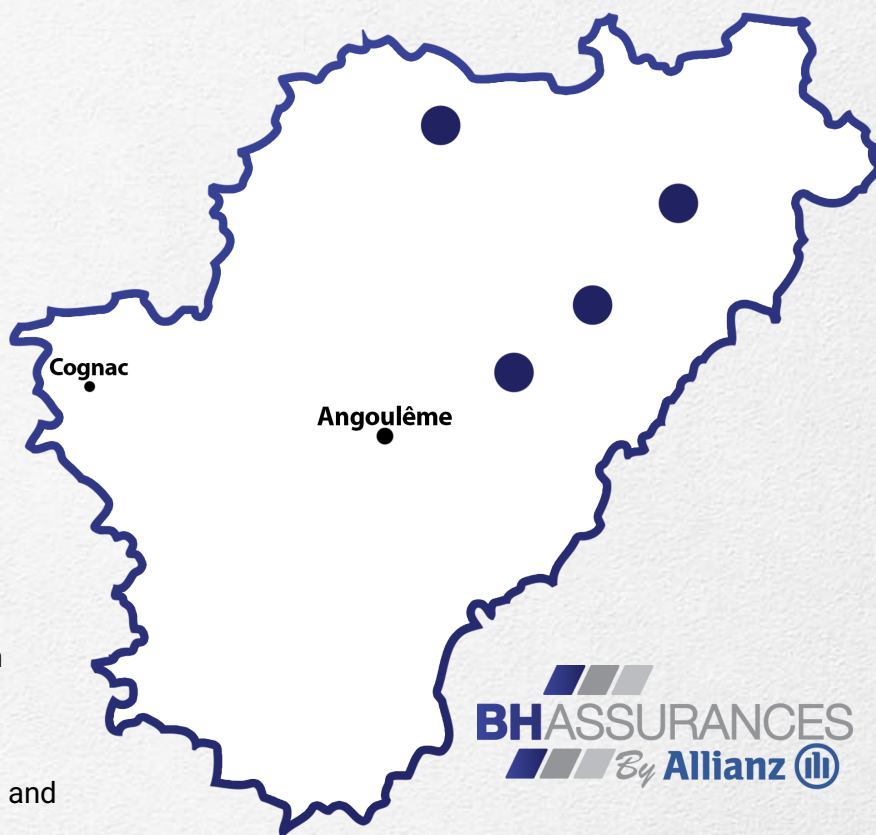
10 Bd du 8 mai 1945  
16110 La Rochefoucauld  
Tél: +33(0)5 45 63 54 31

102 Avenue de la République  
16260 Chasseneuil sur Bonniere  
Tel: +33(0)5 45 39 51 47

2 Avenue de la Gare  
16270 Roumazières-Loubert  
Tel: +33(0)5 45 71 17 79

**All our offices are open :**  
Monday: 2 to 5.30pm  
Tuesday to Friday: 9 to 12am and 2 to 5.30pm  
Saturday: 9am to 12

**Roumazieres is open:**  
All week apart from Monday: 8.30am to 12pm and  
1.30pm to 6pm  
Saturday: 9am to 12 Saturday: 9am to 12



**Email Ruffec:** [ruffec@allianz.fr](mailto:ruffec@allianz.fr)

**Email Chasseneuil sur Bonniere :** [chasseneuil-sur-bonniere@allianz.fr](mailto:chasseneuil-sur-bonniere@allianz.fr)

**Email La Rochefoucauld:** [la-rochefoucauld@allianz.fr](mailto:la-rochefoucauld@allianz.fr)

**Email Roumazieres-Loubert:** [4001781@agents.allianz.fr](mailto:4001781@agents.allianz.fr)

**Facebook page:** "BH Assurances "

**Web site :** [www.bh-assurances.fr/en](http://www.bh-assurances.fr/en)

**Allianz** car insurance **breakdown** telephone number : 0140255886

**Thelem** car insurance **breakdown** telephone number:0140251616

**Generali** car insurance **breakdown** telephone number :0141858483

**Novelia** car insurance **breakdown** telephone number :0549348086

**CPAM English speaking helpline:** 09 74 75 36 46

**EDF helpline in English:** 09 69 36 63 83

**Medical Emergency guide:**<http://www.paysduruffecois.com/category/services-a-la-population/actu-services-pop/>

Go to [www.bh-assurances.fr/en/](http://www.bh-assurances.fr/en/) to register to receive our Monthly Newsletter. You can also view all the previous Newsletter on the same page.

As usual, feel free to contact us for any suggestion on subject you wish to see on this Newsletter!

# Why should you pay when you're not enjoying it?

Get a reduced price when your motorcycle is in storage

## GARAGE MODE

FROM **3,5 €**  
/month

## ROAD MODE

please call to  
get a quote

**WE HELP  
WITH YOUR  
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In addition to being bilingual, our BH Assurances team's strength lies in listening, supporting and advising our clients in order to provide answers and personalised solutions for all their insurance needs.

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-  Property
-  Professional Liability
-  Legal Protection
-  Health
-  Retirement
-  Life Insurance

**GET YOUR FREE  
QUOTE TODAY!**

**05.45.31.01.61**  
**ruffec@allianz.fr**

**BEING WELL INSURED, MEANS ABOVE ALL  
UNDERSTANDING HOW!**

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Terres-de-Haute-Charente •  
Chasseneuil-sur-Bonnieure •  
La Rochefoucauld-en-Angoumois •