

HR PRACTICAL INFORMATION

HOUSING AID

You are looking for a new home but the rent is too high or you are missing certain guarantees requested by the owners? Or you plan to purchase an apartment or to renovate or transform your home but you do not have sufficient budget. Do you know that Action Logement¹ can help you in your plans?

WHAT IS ACTION LOGEMENT?

Since 1953, private sector companies have been obliged to dedicate funds to the financing of employees' housing. All employers with 10 or more employees are required to pay 0.45% of their total payroll for "construction effort".

They can fulfill this obligation:

- By either building their own homes or making loans to their employees,
- Or by paying this contribution to authorized bodies, which dedicate sums to the construction of housing or various aid schemes (loans, subsidies, etc.) for employees.

In France, 21 organizations collect these sums. AUP pays its contribution to CILGERE.

WHAT ARE THE SERVICES OF ACTION LOGEMENT?

RENTING

Main residence rental

Action Logement offers rental housing to employees. These dwellings are subject to means testing (income equal to or lower than the regulated ceilings, which vary according to the composition of the family and the geographical area).

To see the resource ceiling, click [here](#)

If you are looking for social housing, contact Human Resources to validate your request.

You are between 18 and 30 years old, you are single without children, employee on CDI or CDD, Action Logement helps you to find an apartment share in a fully furnished apartment for a moderate rent.

¹ Central fund financed by statutory contributions offering employees loans for home ownership or low rental flats

HR PRACTICAL INFORMATION

HOUSING AID

Rental or Apartment Share between individuals

Thanks to this service, employees looking for a rental are put in direct contact with the owners of housing corresponding to their wishes. The rental is between individuals therefore, there are no agency fees. The beneficiary simply needs to register at the annual preferential rate of €14 (a reduction of 25% compared to the public price).

Temporary housing

For employees experiencing temporary difficulties and in search of a rapid housing solution adapted to their situation, like a new job in another geographical area, Action Logement offers fully furnished and equipped rooms, studios or apartments that can combine hotel services, temporary residences in case of financial difficulties, loss of employment or risk of eviction or seizure of housing.

For full details of the services listed above and their award criteria, click [here](#)

AIDS TO RENTAL

The Loca-Pass® Advance

The Loca-Pass® advance permits immediate payment of the security deposit requested by the owner and to repay it gradually, without interest, over a maximum period of 25 months. Its amount is €1,200 maximum.

The Loca-Pass® Guarantee

The Loca-Pass® guarantee is a free refundable security deposit for rent and rental charges, given to the owner from the moment the tenant enters the premises. For 3 years after the effective date of the lease, in case of unpaid rent Action Logement pays the owner up to 9 months of rent and charges. The tenant then reimburses the sums advanced, free of charge or interest.

VISALE

VISALE is aimed at young people up to 30 years of age as well as employees over 30 years old who do not yet benefit from a confirmed contract. Thanks to this reliable and free guarantee, you can find a home more easily by reassuring the future owner, assured to collect his rents during the first three years of the lease.

For all the details of the loans mentioned above and their award criteria, click [here](#)

HR PRACTICAL INFORMATION

HOUSING AID

PURCHASE

Financial Advisory

Financial advisory is designed for all employees with a real estate project. This service is free of charge. It allows future buyers to benefit from personalized support to find loans, build their loan file and secure the process.

Loan for the acquisition of a new-build property

The construction or acquisition of a new-build property loan finances a portion of the construction or the acquisition of the principal residence at a preferential rate. Depending on the geographical area, the loan amount can be between €7 000 and €25 000. The loan term is free but cannot exceed 20 years.

Loan for the acquisition of an existing property

The loan for the acquisition of an existing property finances a portion (30% maximum) of the acquisition of the principal residence at a preferential rate. Depending on the geographical area, the loan amount can be between €7 000 and €25 000. The loan term is free but cannot exceed 20 years.



The amount you can claim for the construction or acquisition of a new-build property or the acquisition of an existing property represents 30% of the total cost with a minimum amount (floor) and a maximum amount (ceiling) depending on the geographical area in which the dwelling is located. These loans are subject to the agreement of the company according to an annual envelope defined by regulations and conditions of grant.

See the different ceilings here:

Loan for the acquisition of a new-build property (*Prêt Acquisition dans le neuf*), click [here](#)

Loan for the acquisition of an existing property (*Prêt Acquisition dans l'Ancien*), click [here](#)

WORK

Loan for Repair and Improvement Work

You may benefit from a preferential rate to carry out work in your main residence. It finances 100% of the cost of the work within the limit of €10 000 and is refundable over a maximum duration of 10 years.

HR PRACTICAL INFORMATION

HOUSING AID

Loan for the Disabled Housing Adaptation Work

The housing adaptation loan aimed at persons with disabilities provides funding for work at a preferential rate for any owner whose home is intended to be occupied, as a principal residence, by a person with a disability.

This loan finances 100% of the cost of the work up to a limit of €10 000 and is repayable over a maximum period of 10 years.

Loan for Energy Performance Improvement Work

The loan for the improvement of the energy performance provides a preferential rate for the realization of energy saving work in housing intended to be used as a principal residence. To benefit, you must be a salaried employee of a private sector company and be the owner of the building.

It finances 100% of the cost of the work in the limit of €10 000 and is refundable over a maximum duration of 10 years. This loan is subject to conditions of grant (means test and first-time accession notably).

The Extension Loan

With the extension loan, it is possible to finance work in one's main residence at a preferential rate. The work should add a living space of at least 14 m². This loan finances 100% of the cost of the work up to a limit of €10 000 and is repayable over a maximum of 20 years.

Collective Ownership Work Loan

Your building requires significant work. The "degraded collective ownership" loan benefits from a preferential rate for the realization of all work (common and private parts), whatever their nature, realized in the complex, subject to a plan of safeguard or a programmed improvement operation. You can benefit from a loan of €10 000 repayable over a maximum period of 10 years.



All of these loans are subject to the agreement of the company according to an annual budget defined by regulations.

OTHER SERVICES

Mobility support

You need to find housing quickly following a job mobility. Action Logement can accompany you in your search.

HR PRACTICAL INFORMATION

HOUSING AID

The Cil-Pass Assistance®

The Cil-Pass Assistance® is a housing assistance service dedicated to employees facing professional or personal situations, who present risks or difficulties to stay in their home or to access housing. This support is free and confidential.

HOW TO BENEFIT FROM THESE SERVICES?

Contact the Human Resources department who can inform you about the various programs and help you in your efforts.

For more details on the services of Action Logement-CILGERE and the conditions of access, consult their site by clicking [here](#)

Still have questions? Contact the Human Resources department