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Ready to improve the habitat of the Caf

Verified 18 juin 2020 - Directorate for Legal and Administrative Information (Prime Minister)

Your Family Allowance Fund (Caf) may grant you a *habitat improvement loan* to do works (renovation, insulation...) in your main residence. This loan is also granted if you are a maternal assistant (maternal assistant) and you keep children at home. The loan covers both landlords and tenants. It is refundable over a maximum of 10 years, depending on the case.

General case

What is it about?

The *habitat improvement loan* is used to finance renovations or thermal insulation.

This loan can be granted to you whether you own or rent your home main residence..

It is paid by your Caf on the basis of the work envisaged and the appropriations available.

Conditions for eligibility

To qualify for the loan, you must meet the following 2 conditions:

- Be a beneficiary of a family benefit
- Reside in France

There are no resource conditions, but since loans are limited, they can be taken into account to prioritize applicants.

Approach

You must complete a form to apply for the loan:



Loan application to the Caf for habitat improvement work

Cerfa n° 11382*03 - National Fund for Family Allowances (Cnaf)

Go to
form(pdf - 138.6 KB) 

(http://www.caf.fr/sites/default/files/caf/698/Documents/action_sociale/formulairePah/Demande_PAH_2017_Cerfa_11382%2003.pdf)

This form must be accompanied by the following documents:

- Detailed job specifications if you have a company do the work, or material quotes if you do the work yourself
- Planning authorization (<https://www.service-public.fr/particuliers/vosdroits/N319?lang=en>) if your works are subject to authorization by the town hall
- Written permission from your landlord if you are a tenant

This form and documents should be sent to your Caf preferably by registered letter with notice of receipt.

Who shall I contact

Specify your city or postcode. The choice of a municipality in the suggestion list will automatically trigger an update of the content

- Family Allowance Fund (Caf)  (<http://www.caf.fr/allocataires/ma-caf-recherche/>)

Amount

The loan may be up to 80 % of the amount of planned expenditure, within the limit of €1,067.14..

Payment

1^{re} half of the loan is paid upon signature of the loan contract upon presentation of a quote.

2nd half of the loan shall be paid within one month of completion of the work on presentation of the invoices.

Refund

The loan is repayable over 3 years maximum.

Reimbursement of the loan is required from 6^{second} the month following its allocation.

Each monthly payment is increased (increased) by 1% for interest on loans.

Maternal assistant (maternal assistant)

What is it about?

The *habitat improvement loan* is used to finance renovations or thermal insulation to improve the home, health or safety of the children you keep in your home.

This loan can be granted to you whether you own or rent your home main residence..

It is paid by your Caf on the basis of the work envisaged and the appropriations available.

🔔 **FYI** : the loan may also be intended to facilitate obtaining, renewing or extending your license (<https://www.service-public.fr/particuliers/vosdroits/F798?lang=en>).

Conditions for eligibility

To qualify for the loan, you must reside in France.

There are no resource conditions, but since loans are limited, they can be taken into account to prioritize applicants.

🔔 **Please note** : you do not need to be a recipient of the Caf.

Approach

You must submit your application on free paper with the following documents:

- Detailed job specifications if you have a company do the work, or material quotes if you do the work yourself
- Planning authorization (<https://www.service-public.fr/particuliers/vosdroits/N319?lang=en>) if your works are subject to authorization by the town hall
- Written permission from your landlord if you are a tenant

Your mail and documents should be sent to your Caf preferably by registered mail with notice of receipt.

Who shall I contact

Specify your city or postcode The choice of a municipality in the suggestion list will automatically trigger an update of the content

- Family Allowance Fund (Caf) ↗ (<http://www.caf.fr/allocataires/ma-caf-recherche/>)

Amount

The loan may be up to 80 % of the amount of planned expenditure, within the limit of €10,000..

Payment

1^{re} half of the loan is paid upon signature of the loan contract upon presentation of a quote.

2nd half of the loan shall be paid within one month of completion of the work on presentation of the invoices.

Refund

The loan is repayable over a maximum of 10 years.

Reimbursement of the loan is required from 6th month following its allocation.

➡ **FYI** : you do not have to pay interest on the loan.

Statute and miscellaneous references

- Social Security Code: Articles D542-35 to D542-40 [↗](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006172225&cidTexte=LEGITEXT000006073189) (http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006172225&cidTexte=LEGITEXT000006073189)

Online services and forms

- Loan application to the Caf for habitat improvement work (<https://www.service-public.fr/particuliers/vosdroits/R1293?lang=en>)
Form