### Early Warning System

# EIB-20240910 CDC PRET LOGEMENTS INTERMEDIAIRES



#### **Quick Facts**

Countries	France
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-07-24
Borrower	CAISSE DES DEPOTS ET CONSIGNATIONS
Sectors	Construction, Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 587.74 million

#### **Project Description**

According to the Bank's website, the multi-beneficiary intermediated loan will finance the construction of affordable housing for rental purposes, known as "logement locatif intermédiaire" (LLI), by housing providers in France.

The aim is to increase the supply of housing for middle-income families across the country. The project will support both private and public sector entities in the LLI sector, implementing regulated affordable housing which comply with ceilings of household income and rents.

The regional focus is on areas facing housing difficulties as defined by the French Government, thus contributing to urban regeneration and renewal. Part of the investment programme will contribute to new highly energy-efficient affordable rental housing.

#### **Investment Description**

• European Investment Bank (EIB)

A multi-beneficiary intermediated loan.

#### **Financial Intermediary**

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

• Caisse des Dépôts et Consignations (Financial Intermediary)

#### **Private Actors Description**

The *Caisse des Dépôts et Consignations (CDC)*, sometimes simply called *Caisse des Dépôts*, is a French public financial institution created in 1816 by Louis XVIII. The Caisse des dépôts et consignations and its subsidiaries constitute a public group serving the general interest and the economic development of the country. This group fulfils missions of general interest in support of public policies conducted by the State and local authorities and may carry out competitive activities.

#### **Contact Information**

No contacts available at the time of disclosure.

#### ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm

#### ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check:

http://www.eib.org/attachments/strategies/complaints\_mechanism\_policy\_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces