

WELSH GOVERNMENT HOME IMPROVEMENT LOAN SCHEME



A short term interest free loan between £1,000 and £35,000 for Owner Occupiers, Landlords, Developers & Charities to make their home safe, warm and / or secure.

WHAT'S AVAILABLE?

A discretionary interest free loan of up to **£35,000** to assist home owners in improving the standard of their property.

APPLICATION

- Minimum loan amount of **£1,000** up to a maximum of **£35,000** per unit of accommodation (inclusive of fees).
- All loans will be offered interest free, but will incur an administration charge of **50% of the loan set up fee (to a maximum of £500)**, this can be added to the loan or paid up-front.
- The administration charge covers the following (if required):
 - Loan set-up fees
 - Legal fees
 - Prior Lenders fees
 - Valuation fees
 - Land Registry fees
- All loans will be administered by a Financial Conduct Authority (FCA) registered company to ensure that the loan is affordable.
- The loan can be used in conjunction with other funding sources that may be available from Welsh Government or the Local Authority.
- Maximum of 80% loan to value ratio – based on the current market value and condition of the property offered as security.
- All loans will be secured as a first or second charge against the Land Registry title.

STATUS AND TARGET GROUP

- This type of assistance is **DISCRETIONARY**.
- This assistance is available to:

Owner Occupiers
Landlords (Individuals & Companies)
Developers (Partnerships & Companies)
Charities / Third Sector

- There is no automatic entitlement to the loan.

CONDITIONS

- Owner occupiers must repay the loan within a maximum term of **10 years***

*subject to change
- Landlords, Developers and Charities / 3rd sector must repay the loan within a maximum loan term of **5 years**.

To request an expression of interest form, please contact us at:

Public Protection, Regeneration & Economic
Development Section
Planning, Public Protection & Countryside
Services
Denbighshire County Council
PO Box 62
Ruthin
LL15 9AZ

 **01824 706717**

email: built.environment@denbighshire.gov.uk



CYNLLUN BENTHYCIADAU GWELLA CARTREFI LLYWODRAETH CYMRU



Benthyciad tymor byr a di-log rhwng £1,000 a £35,000 ar gyfer Perchnogion Preswyl, Landlordiaid, Datblygwyr ac Elusennau i wneud eu cartref yn gynnes ac yn ddiogel.

BETH SYDD AR GAEL?

Benthyciad dewisol di-log o hyd at **£35,000** i gynorthwyo perchnogion i wella safon eu heiddo.

YMGEISIO

- Lleiafswm benthyciad o **£1,000** ac uchafswm o **£35,000** fesul uned o lety (gan gynnwys ffioedd).
- Bydd bob benthyciad yn cael ei gynnig yn ddi-log, ond bydd ffi weinyddol o **50% o ffi sefydlu'r benthyciad (hyd at uchafswm o £500)** yn cael ei ychwanegu at y benthyciad neu yn cael ei dalu ymlaen llaw.
- Mae'r ffi weinyddol yn cynnwys y canlynol (lle bo angen):
 - Ffioedd sefydlu benthyciad
 - Ffioedd cyfreithiol
 - Ffioedd Benthycwyr Blaenorol
 - Ffioedd prisio
 - Ffioedd y Gofrestrfa Tir
- Bydd bob benthyciad yn cael ei weinyddu gan gwmni sydd wedi'i gofrestru ag Awdurdod Ymddygiad Ariannol (AYA) i sicrhau bod y benthyciad yn fforddiadwy.
- Gellir defnyddio'r benthyciad ochr yn ochr â ffynonellau cyllido eraill sydd ar gael gan Lywodraeth Cymru neu'r Awdurdod Lleol.
- Uchafswm cymhareb benthyciad o 80% yn seiliedig ar werth yr eiddo ar y farchnad gyfredol, a chyflwr yr eiddo a gynnigir fel gwarant.
- Bydd benthyciadau yn cael eu sicrhau fel arwystl cyntaf neu ail arwystl yn erbyn teitl y Gofrestrfa Tir.

STATWS A GRŴP TARGED

- Mae'r cymorth hwn yn **DDEWISOL**.
- Mae'r cymorth ar gael i:

**Berchnogion Preswyl
Landlordiaid (Unigolion a Chwmnïau)
Datblygwyr (Partneriaethau a Chwmnïau)
Elusennau / Y Trydydd Sector**

- Nid oes hawl awtomatig i'r benthyciad.

AMODAU

- Mae'n rhaid i Berchnogion Preswyl ad-dalu'r benthyciad o fewn **10 mlynedd***

*yn amodol i newid

- Mae'n rhaid i Landlordiaid, Datblygwyr ac Elusennau / Y Trydydd Sector ad-dalu'r benthyciad o fewn **5 mlynedd**.

I wneud cais am ffurflen datgan diddordeb, cysylltwch â ni:

Adran Gwarchod y Cyhoedd, Adfywio a Datblygu
Economaid
Gwasanaethau Cynllunio, Gwarchod y Cyhoedd a
Chefn Gwlad
Cyngor Sir Ddinbych
Blwch Post 62
Rhuthun
LL15 9AZ

 **01824 706717**

 E-bost: amgylchedd.adeiledig@sirdinbych.gov.uk

