

# HOUSING REGENERATION

## Owner Occupier Loans

The Welsh Government has launched a Loan scheme offering financial support to owners of private properties.

**The aim of the interest free Loan (up to £25,000) is to ensure that people have a warm, safe, secure and energy efficient home to live in.**

**The Loan is primarily aimed at those who are restricted by other sources of finance.**

Examples of eligible work could include the following:

- Electrical work
- Roof repairs or a new roof
- Kitchen and bathroom
- Garden work if your garden is unsafe
- Work to resolve damp issues in the property
- Energy efficiency improvements, such as a new boiler and insulation.

- The loan is a secured loan with a charge placed against the property for the lifetime of the loan.
- Loans are currently subject to a £500 administration fee.
- An affordability assessment is done to ensure you can meet the loan repayments.
- You will be offered the loan if you pass the affordability assessment. Your loan offer will include your monthly repayment figure.
- Please note that these loans are discretionary.
- Payments to the Contractor/s can be made in stages and/or at the end of the work.
- The loan is repayable over a period of seven years (84 months) if the property is owner occupied.

If you are interested in applying for an Owner Occupier Loan please complete an "Owner Occupier Loan Expression of Interest" form on Flintshire County Council's Website.

You can also e-mail your completed expression of interest form to us or contact us with any queries or for further information.



Contact us:  
By phone  
01352/703460/62

By email  
[home.loans@flintshire.gov.uk](mailto:home.loans@flintshire.gov.uk)

Write to us  
Housing Regeneration,  
Flintshire County Council,  
Ty Dewi Sant, St. Davids Park,  
Ewloe, Flintshire, CH5 3FF

# ADFYWIO TAI

## Benthyciad i Berchen-feddiannydd

Mae Llywodraeth Cymru wedi lansio cynllun Benthyciad newydd sydd yn cynnig cymorth ariannol i berchnogion eiddo preifat.

**Nod y Benthyciad di-log (hyd at £25,000) yw sicrhau bod gan bobl gartref cynnes, diogel, sicr ac ynni-effeithlon i fyw ynddo.**

**Mae'r Benthyciad wedi'i anelu'n bennaf at y rhai sy'n cael eu cyfyngu gan ffynonellau cyllid eraill.**

Gallai enghreifftiau o waith cymwys gynnwys y canlynol:

- Gwaith trydan
- Atgyweirio'r to neu osod to newydd
- Ceginau ac ystafelloedd ymolchi
- Gwaith ar yr ardd os nad yw'n ddiogel
- Gwaith i ddatrys problem tamprwydd yn yr eiddo
- Gwelliannau Arbed Ynni, megis boeler newydd neu insiwleiddio.

- Mae'r benthyciad yn fenthyciad diogel gyda ffi ar yr eiddo am hyd bywyd y benthyciad.
- Mae benthyciadau yn amodol ar ffi weinyddol o £500 ar hyn o bryd.
- Cynhelir asesiad fforddiadwyedd i sicrhau y gallwch dalu'r ad-daliadau benthyciad.
- Byddwch yn cael cynnig benthyciad os ydych chi'n pasio'r asesiad fforddiadwyedd. Bydd eich cynnig o fenthyciad yn cynnwys eich ffigwr ad-dalu misol.
- Sylwch fod y benthyciadau hyn yn ddewisol.
- Gellir gwneud taliadau i'r Contractwr/wyr mewn camau ac/neu ar ôl cwblhau'r gwaith.
- Mae'r benthyciad yn ad-daladwy dros gyfnod o saith mlynedd (84 mis) os yw'r eiddo'n cael ei feddiannu gan y perchennog.

Os oes gennych ddiddordeb mewn gwneud cais am Fenthyciad Perchen-feddiannydd, llenwch ffurflen "Mynegiad o Ddiddordeb Benthyciad Perchen-feddiannydd" ar Wefan Cyngor Sir y Fflint.

Gallwch hefyd e-bostio eich ffurflen mynegi diddordeb wedi'i chwblhau atom neu gysylltu â ni gydag unrhyw ymholiadau neu am ragor o wybodaeth.



Cysylltwch â ni:  
Dros y ffôn  
01352/703460/62

Dros e-bost  
[home.loans@flintshire.gov.uk](mailto:home.loans@flintshire.gov.uk)

Ysgrifennwch atom  
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Cyngor Sir y Fflint,  
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