

Houses into Homes



Do you own a house that has been empty for six months or longer in the Cardiff area?

You could qualify for a share of funds available in the Welsh Government's Houses into Homes Scheme to give properties a new lease of life.

Anyone with an empty property can apply for an **Interest-free loan** to do it up and make it fit to live in.

What you need to know:

- You can borrow up to £25,000 for each property
- Individuals, charities, companies and businesses can apply
- You have to sell or rent the property – you can't live there yourself once it has been developed
- The money you borrow must be paid back within two years if you sell the property or three years if you let it
- The loan amount and any other debt (such as a mortgage) secured against the property cannot exceed 80 % of the property value (known as Loan to Value).

Interested?

If you would like more information about Cardiff Council's Houses into Homes Empty Property Loan Scheme, please contact the Housing Development Team via -

Email: housesintohomes@cardiff.gov.uk

Phone number: 07971 610679 / 07866 370 394 / 07976 722166



Troi Tai'n Gartrefi



Ydych chi'n berchen ar dŷ sydd wedi bod yn wag am chwe mis neu fwy yn ardal Caerdydd?

Gallech fod yn gymwys ar gyfer cyfran o'r arian sydd ar gael trwy gynllun Troi Tai'n Gartrefi Llywodraeth Cymru er mwyn adfywio eiddo.

Bydd modd i unrhyw un y mae ganddo eiddo gwag wneud cais am **fenthyciad di-log** er mwyn ei adnewyddu a'i wneud yn addas i fyw ynddo.

Yr hyn y mae angen i chi ei wybod:

- Gallwch fenthycio hyd at £25,000 ar gyfer pob eiddo;
- Gall unigolion, elusennau, cwmnïau a busnesau wneud cais;
- Mae'n rhaid i chi werthu neu osod yr eiddo – ni chewch chi fyw ynddo wedi ei adnewyddu;
- Bydd yn rhaid i chi ad-dalu'r arian a fenthycoch o fewn dwy flynedd os ydych yn gwerthu'r eiddo, neu dair os ydych yn ei osod;
- Bydd angen i chi ddangos slip cyflog tri mis (unigolion) neu gyfrifon tair blynedd (elusennau, cwmnïau a busnesau) wrth gyflwyno cais.

Oes gennych ddiddordeb?

Os hoffech ragor o wybodaeth am Gynllun Benthyciadau Eiddo Gwag Troi Tai'n Gartrefi Cynghor Caerdydd, cysylltwch â'r Tîm Datblygu Tai drwy -

E-bost: troitaingartrefi@caerdydd.gov.uk

Rhif ffôn: 07971 610679 / 07866 370 394 / 07976 722166

