



Renewal & Property Improvement Loans

Has your property fallen into disrepair?

Does it require building works in order to be re-occupied or sold?

If so, Powys County Council has compiled numerous competitive financial packages that may be of interest to you.

Up to £25,000 per unit

- Via Interest Free Loan
- Early Repayable Options Available
- Landlord/Empty Property Specific Products
- Available for All Home Improvements



Loans available

Powys County Council Loan Options

(ROCBF) - Robert Owen Community Banking Fund

(PCC) - Powys County Council

- All loans shown :
- are paid only on completion of approved works
 - are interest free (administration fee may apply)
 - require work quotations and proof of title
 - have debt registered as a local land charge
 - are subject to availability

Contact Details for Loan Enquiries and Applications

Loans issued by
Powys County Council:

Phone: 01597 827464

Website: www.powys.gov.uk

Email: privatesectorhousing@powys.gov.uk

Loans issued by the
Robert Owen Community Banking Fund:

Phone: 01686 626234

Website: <https://rocbf.co.uk/>

Email: jan.godfrey@rocbf.co.uk

Cyllid Cymdeithasol
Robert Owen
Community Banking



Un o fentrau
Llywodraeth Cymru
Welsh Government
Initiative

LANDLORD LOANS (PCC)

Up to £25,000 - Repayment over 5 Years
Nominal fees may apply - Landlords Only

Powys Council offer loans to create and improve private sector accommodation for the rental market. Funding is restricted to 50% of cost of the entire project up to a maximum of £25,000 per unit. This is subject to full repayment over 5-years, beginning 12 months after completion of the works.



HOME IMPROVEMENT LOAN (ROCBF)



Up to £5,000 - Repayment over 5 Years -
Interest free - Owner occupiers only

This Welsh Government backed funding scheme can loan up to £5,000 to qualifying owner occupiers, for any works affecting the Safety, Warmth or Security of their home, subject to affordability tests. Support is repayable over 5-years

HOUSES INTO HOMES (PCC)

Up to £25,000 - 3 Year Repayment -
Nominal fees may apply - Empty Properties Only

This Welsh Government backed funding scheme issues loans focusing on developing empty properties to bring them up to rental standard or for sale. Support is limited to £25,000 per unit and fully repayable over 3-years.



ZILF "ENERGY EFFICIENCY" FINANCE (ROCBF)



Up to £5,000 - Repayment over 5 Years -
Interest free - Specified works only

This loan is currently available to homeowners at £5,000 per measure, specifically for energy / carbon reduction projects, subject to affordability tests. Qualifying measures include greener double glazing, boilers, solar panels and insulation measures. Support is fully repayable over 5-years.

TOWN CENTRE LOAN SCHEME (PCC)

Up to £25,000 - Repayment over 5 Years -
Nominal fees may apply

Powys County Council have secured Welsh Government finance for property regeneration in the targeted "Growth Zones" of Llandrindod Wells, Newtown and Brecon. Loan applications can be accepted for most private sector buildings including domestic and retail premises. Support is fully repayable over a maximum of 5-years.



BENTHYCIAD LANDLORD (CYNGOR SIR POWYS)

**Hyd at £25,000 – Ad-dalu dros 5 Mlynedd
Ffioedd yn daladwy – Landlordiaid yn Unig**

Mae'r benthyciadau y mae Cyngor Powys yn eu cynnig i greu a gwella cartrefi yn y sector preifat ar gyfer y farchnad rent wedi'i gyfyngu i 50% o gost y prosiect llawn hyd at uchafswm o £25,000 yr uned. Mae hyn yn amodol ar ad-dalu'n llawn dros 5 mlynedd, gan ddechrau'r taliadau 12 mis ar ôl cwblhau'r gwaith.



BENTHYCIAD GWELLA CARTREFI (ROCBF)



**Hyd at £5,000 – Ad-dalu dros 5 mlynedd -
Diddordeb Am ddim - Perchnogion Preswyl yn Unig**

Gall y cynllun yma sy'n cael ei chefnogi gan Lywodraeth Cymru roi benthycyd hyd at £5,000 i berchnogion preswyl sy'n gymwys i dalu am unrhyw waith sy'n effeithio ar Ddiogelwch, Cynhesrwydd neu Sicrwydd eu cartref, gan ddibynnu ar brofion fforddiadwyedd. Rhaid ad-dalu'r cymorth dros 5 mlynedd

TROI TAI'N GARTREFI (CYNGOR SIR POWYS)

**Hyd at £25,000 - Ad-dalu dros 3 blynedd -
Ffioedd yn daladwy - Eiddo gwag yn Unig**

Mae'r cynllun ariannu yma sy'n cael ei gefnogi gan Lywodraeth Cymru yn rhoi benthyciadau sy'n canolbwyntio ar ddatblygu eiddo gwag, i'w codi i'r safon y mae modd codi rhent amdanyn nhw, neu eu gwerthu. Mae cyfyngiad o £25,000 yr uned ar lefel y cymorth, ac mae'n rhaid ei ad-dalu'n llawn dros 3 blynedd.



CYLLID "EFFEITHLONRWYDD YNNI" ZILF (ROCBF)



**Hyd at £5,000 – Ad-dalu dros 5 Mlynedd -
Diddordeb Am ddim - Gwaith penodedig yn unig**

Mae'r benthyciad yma ar gael ar hyn o bryd i berchnogion tai hyd at £5,000 y mesur, yn benodol ar gyfer prosiectau lleihau ynni / carbon, gan ddibynnu ar brofion fforddiadwyedd. Ymhlith y mesurau cymwys mae ffenestri dwbl gwyrdach, boeleri, paneli solar a mesurau inswleiddio. Rhaid ad-dalu'r cymorth yn llawn dros 5 mlynedd.

CYNLLUN BENTHYCIAD CANOL TREF (CYNGOR SIR POWYS)

**Hyd at £25,000 - Ad-dalu dros 5 Mlynedd –
Ffioedd yn daladwy**

Mae Cyngor Sir Powys wedi sicrhau cyllid Llywodraeth Cymru ar gyfer yr "Ardaloedd Twf" a dargedwyd yn Llandrindod, Y Drenewydd ac Aberhonddu. Gellir derbyn ceisiadau ar gyfer y rhan fwyaf o adeiladau yn y sector preifat, gan gynnwys safleoedd domestig a manwerthu. Rhaid ad-dalu'r cymorth yn llawn dros 5





Benthyciadau Adnewyddu a Gwella Eiddo

Ydy'ch eiddo mewn cyflwr gwael?

A oes angen gwaith adeiladu arno er mwyn iddo gael ei ailfeddiannu neu'i werthu?

Os felly, mae Cyngor Sir Powys wedi casglu nifer o becynnau ariannol cystadleuol a allai fod o ddiddordeb i chi.

Hyd at £25,000 yr uned

- Trwy Fenthyciad Di-log
- Opsiynau Ad-dalu'n Gynnar ar Gael
- Pecynnau Penodol ar gyfer Landlord/Eiddo Gwag
- Ar gael ar gyfer Pob Gwaith i Wella Cartrefi



Benthyciadau sydd ar gael

Opsiynau Benthyciadau Cyngor

(ROCBF) - Cronfa Fancio Sirol Robert Owen County Banking

(PCC) - Cyngor Sir Powys

Bydd yr holl fenthyciadau sy'n cael eu dangos :

- yn cael eu talu dim ond pan fydd y gwaith a gymeradwywyd wedi'i gwblhau
- yn ddi-log (ond efallai y bydd yn rhaid talu ffi gweinyddol)
- yn amodol ar gael amcanbrisiau am waith a phrawf o berchnogaeth
- yn cofrestru dyled fel pridiant tir lleol
- yn dibynnu a oes arian ar gael ai peidio

Manylion Cysylltu ar gyfer Ymholiadau Benthyciadau a Cheisiadau

Benthyciadau a restrir gan
Gyngor Sir Powys:

Ffôn: 01597 827464

Gwefan: www.powys.gov.uk

E-bost: privatesectorhousing@powys.gov.uk

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