

## ESSENTIAL WORKS LOAN

- A discretionary loan, up to a maximum of £10,000 to undertake essential or urgent repairs to home owners who would otherwise be unable to afford the costs involved in dealing with hazards arising from essential and urgent repairs.
- To qualify, applicants **must** be in receipt of a means tested benefit **and** the repair required would be considered a Category 1 Hazard in accordance with the Housing, Health and Safety Rating System, as determined by an Officer of the Housing Department.
- Appropriate benefits are Income Support, ESA (income based only), Council Tax Benefit (excluding single person discount); Jobseekers Allowance (income based only), Working or Child Tax Credit (with an annual income of less than £15,050 per annum), Universal Credit, Guaranteed Credit or Pension Credit.
- Applicants must show that they have tried to address the problem via their buildings insurance company.
- Loan repayable in full without exception when the property is sold.

### What do I do now?

Contact:

Private Sector Housing,  
Housing and Property Department,  
Cyngor Gwynedd,  
Penarlag,  
Dolgellau LL40 2YB  
Tel: 01341 424351

## **BENTHYCIAD GWAITH HANFODOL**

- Benthyciad dewisol i fyny at uchafswm o £10,000 i ymgymryd a gwaith hanfodol neu atgyweirio brys i berchennog tai a fyddai fel arall ddim yn gallu fforddio'r costau sy'n gysylltiedig a delio gyda pheryglon a gyfyd o waith atgyweirio hanfodol a brys.
- I cymhwyso, rhaid i ymgeisydd derbyn budd dal prawf modd ac hefyd fod y gwaith sydd angen yn Perygl Categori 1 yn unol a'r System Mesur Iechyd a Diogelwch ar gyfer Tai ac a ystyrir yn flaenoriaeth fel wedi'u pennu gan Swyddog o'r Adran Tai.
- Y Budd Daliadau penodol yw cymhorthdaol incwm; Lwfans Cefnogi Cyflogaeth (ESA) (incwm yn unig); Budd Dal Treth y Cyngor (ond nid disgownt person sengl); Lwfans Ceision Gwaith (incwm yn unig), Credyd Treth Gwaith neu Plentyn( efo incwm blynyddol o llai na £15,050); Credyd Cynhwysol; Credyd Gwarantedig a credyd pensiwn.
- Rhaid i ymgeiswyr dangod eu fod wedi trio ateb y problem trwy Cwmni insurance adeiladol.
- Mae'r benthyciad yn ad-daladwy yn llawn heb eithriad, pan waredir yr eiddo.

Be i wneud nesaf?

Cysylltu'r ar Swyddfa

Tai Sector Breifat,  
Adran Tai ac Eiddo,  
Cyngor Gwynedd,  
Penarlwg,  
Dolgellau LL40 2YB  
Tel: 01341 424351