



# Grŵp Cynefin

**Mwy na thai • More than housing**



## Catrin Roberts

Rheolwr Cartrefi Fforddiadwy /  
Affordable Homes Manager

## Shoned Griffiths

Swyddog Cartrefi Fforddiadwy /  
Affordable Homes Officer



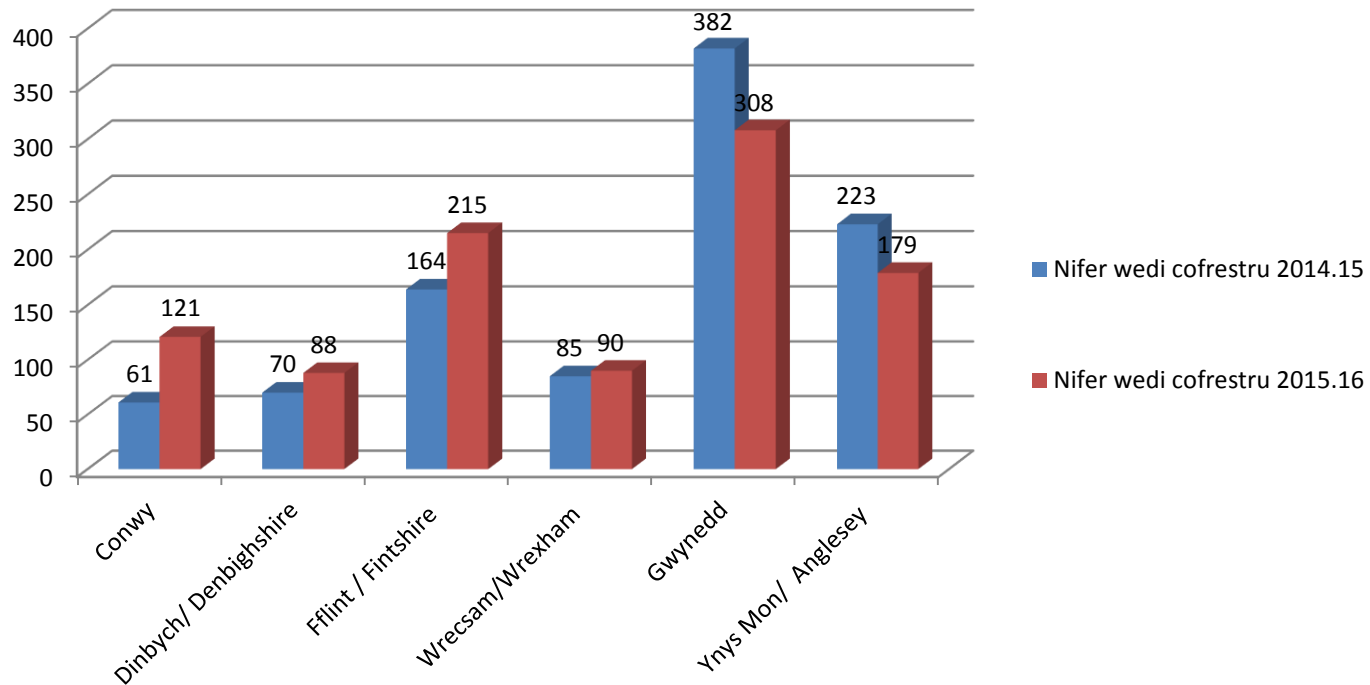
# Cofrestr Cartrefi Fforddiadwy / Affordable Homes Register

## Dwy system cofrestru/Two Registers:-

- Tai Teg
- Safle Grwp Cynefin Site



## Nifer o geisiadau a gofrestrwyd / No. of applicants registered



## Y broses / The process

- Cofrestr yn unig - bobl yn datgan diddordeb (rhentu/ prynu/hunan adeiladu) / The register allows people to declare an interest (rent/purchase/self build).
- Unigolion yn cwblhau ffurflen cofrestru ar lein / Individual's complete the registration form on-line
- Asesiad incwm a gwariant / Income and Expenditure assessment
- Rhoi cyngor ar y gwahanol opsiynau tai/ Advice on various housing options
- Cais llawn - Asesu sefyllfa ariannol, arian wedi gynilo, cysylltiad lleol ayb / Full application - Assess financial situation, savings, local connection etc.

## **Opsiynau Tai/ Housing Options :-**

- Rent Canolraddol / Intermediate Rent
- Cymorth Prynu / Home Buy
- Rhan Ecwiti / Shared Equity
- Rhan Berchnogaeth / Shared Ownership
- Hunan adeiladu A106 / Self Build Plots S106
- Eiddo A106 ar ddisgownt / Discounted S106 properties
- Cartrefi Gwag/ Empty Homes
- Eiddo Cymdeithasol / Social Housing
- Tai sector breifat / Private sector housing

## **Gwaith Datblygu / Development Work**

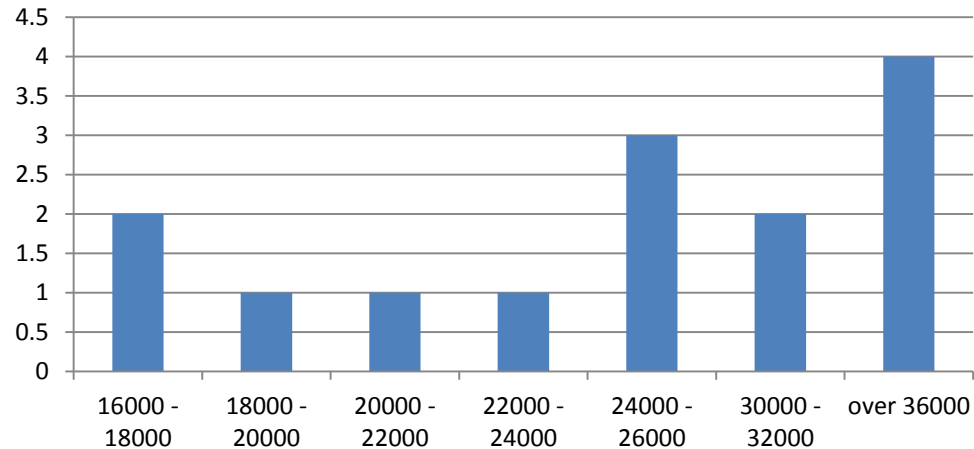
- Adnabod ardaloedd o angen a/neu cael cynnig tir / Recognise area of development and/or offered land
- Cyd-weithio hefo Hwylswyr Tai Gwledig / Work in partnership with Rural Housing Enablers
- Cysylltu a'r Cyngor, Cyngor Cymuned a'r Gymuned/ Contact the Council, Community Councils & the Community
- Sefyllfa angen yn gallu newid dros y cyfnod rhwng ymchwil, prynu safle a chwblau'r datblygiad/ Needs situation can change over the period of research, purchasing and site development



## Esiampl / Example :- Abersoch

Ardal . Area	Dewis / Choice	2 Yst wely/beds	3_yst wely/ beds	4 yst wely /beds
Abersoch	1	7	5	2
Abersoch	2	6	5	2
Abersoch	3	5	9	2
Abersoch	4	0	1	0

### Incwm a nifer wedi cofrestru / Income and number registerd



2 x fflat newydd (2  
yst wely)  
2 x new build flats  
(2 bed)

A 106 unedau ar ddisgownt - 45%  
S106 disgownted units – 45%

**Eiddo ar ddisgownt / Discounted Unit**

Pris farchnad agored: / Open Market Value:- £300k

Pris disgownt / Discount Price :- £165k

Blaendau ei angen / Deposit required:- £60k (20%)

**Rhan Ecwiti / Shared Equity**

Blaendal ei angen / Deposit required:- £15k (5%)

- Morgais o £150K – (3.92 graddfa llog/ interest rate – 25 bl/yr)- taliad misol £785.00
- Morgais o £150K – (3.92 graddfa llog/ interest rate – 35bl/yr)- taliad misol £657.00

**Swm Cymudol /  
Committed sum**

## Safle Mynytho Site

- **9 uned fforddiadwy / 9 affordable units**
- **Cynllun rhan ecwiti / Shared equity scheme**
- **Cyfraniad fyny at 49% / Contribution up to 49%**

PLOT	MATH O DŶ/TYPE OF HOUSE	GWERTH Y FARCHNAD MARKET VALUE	DEWIS FFORDDIADWY AFFORDABLE OPTIONS
1	Tŷ pâr 3 ystafell wely, â gardd fawr 3 bed Semi detached, large garden	£215,000	75% £161,250 70% £150,500 65% £139,750 60% £129,000 55% £118,250 51% £109,650



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## Safle Mynytho Site



## Heriau / Challenges

- **Angen i unigolion gofrestru / Need individuals to register**
- **Dealltwriaeth o Cartrefi Fforddiadwy / Understanding of Affordable Homes**
- **Cyswllt gyda Datblygwr / Contact with developers**
- **Swm blaendal (20%)/ Deposit sum (20%)**
- **Amod 106 / Section 106**
- **Morgeisi / Mortgages**

## Cyfleon / Opportunities

- **Un gofrestr / One register**
- **Cynllun marchnata a chyfathrebu - partneriaid / Marketing & communication plan – partners**
- **Gweithio mewn partneriaeth / Partnership working**
- **Cysylltiad cychwynnol gyda Datblygwr / Initial contact with developers**
- **Adolygu A106 / Review the S106**
- **Trafod hefo cwmniau morgeisi / Discussion with Mortgage providers**

● **Unrhyw gwestiynau/Sylwadau**

● **Any questions/Comments**

- <http://www.taiteg.org.uk/>
- <https://www.taiclwyd.com/en/our-goal/>
- <https://www.facebook.com/Tai-Fforddiadwy-Grŵp-Cynefin-Affordable-Homes-223915741358173/>



**Diolch**

Thank you