

As a leaseholder you are required to pay the council a contribution towards works carried out to the property. Caerphilly Homes understands that a person's ability to pay these costs may vary depending on individual financial circumstances so we have developed a variety of payment options to suit specific needs. This leaflet explains the payment options that may be available to you through the council. You are of course free to investigate other sources of finance.

OPTION 1 – Payment in Full

If you would like to pay your contribution in full you can either send your payment to the address shown on your invoice or ring **01443 863272** where the **Council's Finance Team** will be happy to assist you.

OPTION 2 – Repayment within 12 months

If you are the resident leaseholder (currently living at the property) and are unable to settle your invoice in full then you should contact the **Council's Finance Team** on **01443 863272** to discuss the option of paying by instalments over a period of 12 months (interest free).

OPTION 3 – Extended Repayment Plan

If you are the resident leaseholder (currently living at the property) and would prefer to pay your invoice over a period exceeding 12 months, please contact the **Council's Finance Team** on **01443 863272** to arrange for an evaluation of your financial circumstances to be carried out.

OPTION 4 – Loans

There may be an option available for you to take out a loan with the Council to repay a large invoice but certain eligibility criteria must be met. If you would like more information regarding this, please contact the **Leaseholder Services Team** on **01443 811439** or email: **Leasehold@Caerphilly.gov.uk**

OPTION 5 – Voluntary Charge

If you are the resident leaseholder (currently living at the property) and are unable to make any payment towards the invoice, we may consider agreeing to a voluntary charge being placed on your property to be repaid on future sale of the property or assignment of the lease. This is only agreed in exceptional circumstances and interest will be payable on the charge. To discuss this option further please contact the **Leaseholder Services Team** on **01443 811439** or email: **Leasehold@Caerphilly.gov.uk**

If you are a leaseholder that sublets your property please call for advice on the options available.

OPSIYNAU TALU LESDDALWYR



Cartrefi Caerffili
Caerphilly Homes



Fel lesddaliwr mae'n ofynnol i chi dalu cyfraniad i'r cyngor am waith a wnaethpwyd ar eich eiddo. Mae Cartrefi Caerffili yn deall bod gallu'r person i dalu'r costau hyn yn gallu amrywio ac yn dibynnu ar amgylchiadau ariannol yr unigolyn felly rydym wedi datblygu amrywiaeth o opsiynau talu i fod yn addas ar gyfer anghenion penodol. Mae'r daflen hon yn esbonio'r opsiynau talu sydd ar gael i chi drwy'r cyngor. Yr ydych wrth gwrs yn rhydd i ymchwilio i ffynonellau eraill o gyllid.

OPSIWN 1 – Talu'n llawn

Os hoffech dalu eich cyfraniad yn llawn gallech yrru'r taliad llawn i'r cyfeiriad a ddangosir ar eich anfoneb neu ffonio **01443 863272** a bydd **Thîm Cyllid y Cyngor** yn hapus i'ch cynorthwyo.

OPSIWN 2 – Talu o fewn 12 mis

Os ydych yn lesddaliwr preswyl (ar hyn o bryd yn byw yn yr eiddo) ac yn methu a setlo eich anfoneb yn llawn yna dylech gysylltu â **Thîm Cyllid y Cyngor** ar **01443 863272** i drafod opsiynau talu drwy randaliadau dros gyfnod o 12 mis (dim llog).

OPSIWN 3 –

Cynllun Talu Estynedig

Os ydych yn lesddaliwr preswyl (ar hyn o bryd yn byw yn yr eiddo) ac yn well gennych dalu eich anfoneb dros gyfnod sy'n fwy na 12 mis, cysylltwch â **Thîm Cyllid y Cyngor** ar **01443 863272** i drefnu am werthusiad o'ch amgylchiadau ariannol i gael ei wneud.

OPSIWN 4 – Benthyciadau

Efallai y bydd opsiwn ar gael i chi gymryd benthyciad o'r Cyngor i ad-dalu anfoneb fawr ond mae'n rhaid cyrraedd meini prawf cymhwysedd penodol. Os hoffech fwy o wybodaeth am hyn, cysylltwch â **Thîm Gwasanaeth Lesddalwyr** ar **01443 811439** neu e-bost: prydles@caerffili.gov.uk

OPSIWN 5 – Tâl Gwirfoddol

Os ydych yn lesddaliwr preswyl (ar hyn o bryd yn byw yn yr eiddo) a ddim yn gallu gwneud unrhyw daliadau tuag at eich anfoneb, gallwn ystyried cytuno i dâl gwirfoddol gael ei roi ar eich eiddo i gael ei ad-dalu wrth werthu'r eiddo yn y dyfodol neu ar aseiniad o'r brydles. Mae hyn yn cael ei gytuno ddim ond mewn amgylchiadau eithriadol a bydd llog yn daladwy ar y taliad. I drafod yr opsiwn hwn yn bellach cysylltwch â **Thîm Gwasanaeth Lesddalwyr** ar **01443 811439** neu e-bost: prydles@caerffili.gov.uk

Os ydych yn lesddaliwr sy'n gosod eich eiddo ffoniwch i gael cyngor ar yr opsiynau sydd ar gael.

LEASEHOLDER PAYMENT OPTIONS

