

A Vision for Welsh Housing

Ambition, Action, Achievement

November 2013





Cover picture courtesy of Toby Jones 2013
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Executive Summary

It is a fundamental right that everyone should have a place that they can call a home. The Welsh Government has failed to address the key problems facing housing in Wales. It has set unambitious targets for house building and is failing to reduce the number of people on social housing waiting lists.

Welsh Conservatives believe that housing must be prioritised in Wales. 'A Vision for Welsh Housing' recognises that a whole market approach, working in partnership across the sector, is necessary to stimulate Welsh housing supply. We have identified three proposals which could be implemented immediately and would address key areas; the market sector, social housing and empty homes.

- **Proposal 1 - House Building** - Welsh Conservatives would ensure more house building through deregulation, effective consultation and empowerment at a local level. We believe local authorities must base their affordable housing requirements on each planning application upon affordable housing viability assessments applying to each site.
- **Proposal 2 - Right to Buy: 'one for one'** - Welsh Conservatives would improve Right to Buy so that a new affordable home would be built for every home sold to tenants under the scheme, increasing the number of households homed.
- **Proposal 3 - Empty Homes** - Welsh Conservatives would encourage local authorities and empower empty homes offices to recognise individual circumstances and bring more homes back into use.

Welsh Conservatives want to build homes and regenerate communities by increasing the housing supply and opening the door to home ownership and affordable rents. We believe action on housing is needed now and does not need to wait for housing legislation to deliver in many of these areas. Wales needs an urgent

housing recovery plan with vision and ambition, not rhetoric and limited short term targets.

A Vision for Welsh Housing provides an analysis of the housing sector in Wales exploring the proposals outlined above as well as the private rented sector, rural housing, social housing and shared equity.

Although the Welsh Government is proposing some change to the housing sector in Wales, we believe the pace of change has been too slow. We recognise that a proactive and positive approach to housing is needed. Our ambitious proposals could be implemented now and provide much needed help to stimulate housing supply in Wales.

Introduction

The housing market in Wales has come to a halt. In 2010, a Welsh Government commissioned review of house building stated that Wales needed 14,000 homes to be built every year between 2006 and 2026. However, the number of homes built between 2006 and 2012 totalled just 40,320 – although we would allow local authorities to assess local housing need, this is still a shortfall of 43,680; the lowest level since the Second World War.

The Welsh Government stated in their Homes for Wales White Paper that Wales needs a “flexible housing system where people can move more easily between social housing, private rented accommodation, and home ownership to suit their needs at different times of their lives.”¹

There are currently only three official Welsh Government or Welsh Government supported schemes available for purchasing homes in Wales, and the take up over the last two financial years has been disappointing. The Homebuy scheme has only assisted 30 completed purchases.² with only 17 in 2012/13.³ The Rent First scheme is not monitored by the Welsh Government, and therefore figures are not readily available⁴ The Welsh Housing Partnership will see just 560 new homes built for Intermediate Rent.

In November 2012, the then Housing Minister, Huw Lewis AM, announced the Welsh Government would be launching a NewBuy scheme which would underwrite mortgages up to 95% of the value of up to 3,000 new homes over three years.⁵ The current Housing Minister, Carl Sargeant AM, finally announced an implementation date of 3 June 2013, despite its intended start date of spring 2013.⁶ However, in the period that followed, the scheme was shelved indefinitely as the Welsh Government claimed key stakeholders had pulled out.

¹ *Homes for Wales White Paper*, May 2012, p.5

² *Written Assembly Question 61189*, 19 Sept, 2012

³ *Wales Infrastructure Investment Plan Annual Report 2013*, p.11

⁴ *Written Assembly Question 64312*, 18 March 2013

⁵ *Mortgage Guarantee boost for potential house buyers and builders*, Welsh Government press release, 13 November 2012

⁶ *Written Assembly Question 62078*, 5 February 2013

For very little investment in underwriting these types of mortgages, the housing market could receive much needed resources, and this would boost the construction industry, thereby fuelling the economy.

There are also many houses which are standing empty and therefore unavailable for housing. Huw Lewis AM told the National Assembly on 8 January 2013 that the estimated number stands at 23,000⁷. The Welsh Government target is for 5,000 to be available by the end of April 2016.

The UK Government has recognised that a housing market which fails to deliver homes that people need has “serious consequences... for social mobility, for jobs and for growth.”⁸ They announced a package of reforms to try to get the housing market moving again, including rejuvenating Right to Buy. We want to see the same positive action taken to support the Welsh housing market.

⁷ *Record of Proceedings*, 8 January 2013

⁸ *Laying the Foundations: A Housing Strategy for England*, November 2011, p.18

Welsh Conservative Vision

Welsh Conservatives believe in giving people a great start in life, through both a right to rent and encouraging them to invest in ownership of their own properties, as well as creating an environment in which those wanting to move up the property ladder are given that opportunity and are well supported.

We believe that it is time housing was high up the agenda in Wales. Building homes will help us tackle major issues which are consistently being overlooked. Houses are much more than bricks and mortar; a good home will tackle health problems, a constant stream of house building will boost the economy, and both will help to tackle poverty and homelessness; as well as providing stability.

The Conservative Party across the UK has always looked to build homes as it recognises the positive benefits to people and the economy. When the Macmillan-era housing programme began high targets, which were vastly exceeded, and social housing featured prominently.⁹

Housing Commission

We would establish a **Welsh Housing Commission** with members from all areas of the housing sector. The Commission would develop evidence-based ideas, and work with us to design an overall housing strategy.

Working with the Commission, we must:

- **Increase the supply of houses.** A high requirement for social housing, underinvestment since devolution, the post-2008 economic downturn and increased regulatory costs has led to an overall reduction in house-building. Welsh Conservatives want to see an immediate push from Welsh Government which will see house building recover from its all-time low.

⁹ *The Politics of Housing*, Peter Shapely, p.37

- **Expand the number of housing schemes available.** Prioritising a mortgage guarantee scheme, we would also ensure the timely development of a shared equity scheme modelled on best practise from elsewhere in the UK.
- **Rejuvenate Right to Buy.** Social housing tenants who have spent years turning their house into their home should have the opportunity to become home owners. The money received from Right to Buy could then be ring-fenced to build new social housing.
- **Bringing empty homes back into use.** As of June 2013, there were 32,403 empty homes throughout Wales.¹⁰ We support the Welsh Government's initiative to bring them back into use via interest free loans to landlords. However, we believe that the target of bringing only 5,000 back into use by the end of 2016 lacks ambition. Often it is a case of understanding why a home is empty – it is not always because the home is dilapidated, or the owner uncooperative. Welsh Conservatives recognise this and support a range of methods to tackle this problem.

¹⁰ *Freedom of Information requests from all 22 local authorities show that there were 32,403 empty homes which were recorded, however, in Powys and Anglesey; the authorities do not record the homes which are empty from the registered social landlords in their areas. There is no central database. This is also up over 7,000 from January 2013.*

Targets

The Welsh Conservatives want to increase the supply of housing. There is clearly a crisis of house building with approximately 91,000 people in Wales on council or registered social landlord waiting lists¹¹, and only 4,971 homes were started in 2011-12. We must have increased house-building based on local authority assessment of housing need.

Headline Targets

1. At least 14,000 homes built each year through:
 - a. A flexible, yet standardised model for social housing allocations in new developments
 - b. Using money from Right-to Buy sales to replenish the stock
 - c. A low cost home-ownership model
 - d. Whole-market targets
2. A joined up approach with Welsh Government, construction, private rented sector, registered social landlords and local authorities and lenders working together to provide much needed housing for the people of Wales.
3. A people-focused approach to housing. Too often, processes and targets are put ahead of people. Housing is a basic human need and we must ensure that those needs are being met.
4. A boost to the economy. For every £1 spent on a construction project in Wales, the economy benefits by £1.70.¹²
5. The vast majority of empty homes meeting the Welsh Housing Quality Standard (if social rented) or Housing Health and Safety Rating System (if privately owned) and reissued to social housing tenants, or used as intermediate rents.

¹¹ *Community Housing Cymru and Care and Repair Cymru Local Government Manifesto*, May 2012

¹² *Federation of Master Builders' Manifesto*, 2011

Welsh Government

Housing is one of the National Assembly for Wales' devolved responsibilities. Market and affordable housing provision and renewal, as well as building regulations are the responsibility of the Welsh Government.

The 2012 UK Housing review highlighted that despite Wales being tied to Westminster-based primary legislation pre-2011, "it was the Welsh Government itself that gave housing lower priority in its overall budgets, so that by 2009/10 it had by far the lowest proportional level of housing expenditure of any of the four UK countries."¹³

The European Commission recommended that the UK, and therefore Wales, should "address the destabilising impact of high and volatile house prices and high household debt by implementing a comprehensive housing reform programme to increase housing supply and alleviate problems of affordability and the need for state subsidy of housing".¹⁴

The Welsh Government currently has two housing purchase schemes in operation; for which housing associations and local authorities can access via the Social Housing Grant. Social Housing Grant (SHG) may be used in part to provide the Intermediate Rent scheme (an option which is also provided by the Welsh Housing Partnership, Rent First scheme) and HomeBuy shared equity.

However the housing associations and local authorities are not required to make either scheme available. The HomeBuy scheme has seen an incredibly low take up over the past two years with only 33 units approved in 2011/12¹⁵, In 2012/13, only 19 Homebuy applications were completed.¹⁶ Information on Rent First, the

¹³ *UK Housing Review 2012 Briefing Paper*, Hal Pawson and Steve Wilcox

¹⁴ *European Commission, Council Recommendation on UK's 2012 national reform programme*, May 2012, p.6

¹⁵ *Written Assembly Question 61189*, 19 September 2012

¹⁶ *Wales Infrastructure Investment Plan Annual Report 2013*, p.11

intermediate rent scheme, is not held or monitored by the Welsh Government.¹⁷

In November 2012, the Welsh Government announced that they would be bringing forward a new mortgage guarantee scheme which would underwrite mortgages up to 95% of new builds. The scheme, NewBuy Cymru, had an intended start date of 3 June 2013,¹⁸ guaranting up to 3,000 new homes over three years. As explained later, it remains to be seen if the scheme will definitely go ahead. Finally, on 17 July 2013, the Housing Minister announced that he would be implementing a shared equity scheme, Help to Buy Cymru later in 2013.¹⁹

Case Study: A Welsh first-time buyer

The average house price in Wales is £164,000.²⁰ With the average salary at £24,076.²¹ This makes house prices over eight and a half times the average salary. The HSBC mortgage finder offers mortgages on £164,000 only with a deposit of over £20,000.²²

Based on a 35 year mortgage this would generate repayments at around £821.12 a month. Taking a net wage for our average earner, in a month they would earn £1,599.12 in the tax year 2013/14. 51% of their earnings each month would go into repaying their mortgage.

This makes buying a house for anyone who lives on their own almost unaffordable. Having a deposit of £20,000 is also increasingly more unusual in tough economic times. The average home buyer would have to save for over three years at a rate of £500 per month, as well as paying rent before being able to apply for such a mortgage.

First-time buyers are likely to want to live somewhere where they can get onto the property ladder without waiting such a long time to save the required funds. A New Build scheme with mortgage guarantee or shared equity options, offers this sort of first-time ownership, which is necessary to help first-time buyers.

¹⁷ *Written Assembly Question 64312*, 18 March 2013

¹⁸ *The Launch of NewBuy Cymru*, Written Statement, Carl Sargent, 20 March 2013

¹⁹ *Stimulating Housebuilding in Wales*, Ministerial Statement, 17 July 2013

²⁰ *ONS, House Price Index, August 2013*

²¹ *ONS, Average Weekly Earnings, August 2013*

²² *Mortgage Finder, HSBC website, <https://www.halifax.co.uk/mortgages/mortgage-calculator/calculator.asp>, accessed 5 November 2013)*

House building and buying

House buying and mortgage lending

- In 2011 Clydesdale and Yorkshire banks announced that the average age of a home buyer in Wales was **36**.²³
- More recently this seems to have stabilised around the age of **29**.²⁴
- The 2012 survey of British Social Attitudes found that **86%** of British people would like to own their own home rather than rent.²⁵
- The Council of Mortgage Lenders also found that **84%** of adults in Wales hope to be homeowners in ten years' time.²⁶
- Most of those renting privately or sharing with family or friends are under 35. More than half of those – **54%** would like to become home-owners; only **33%** expect it to happen.²⁷

As can be seen in Appendix 1, the number of homes built in Wales has seen a notable decline, which has been most acute in the social housing sector. The economic situation in the UK in recent years has undoubtedly had an impact, however, the private sector developers have reported that they find it very difficult to build in Wales due to local authority requirements and the regulatory environment in Wales. The social rented sector in Wales have been warning of an impending social housing crisis for over a decade, as social housing grant funding is cut.

Affordable housing supply

Many local authorities in Wales require at the planning stage a percentage of new builds to be affordable housing. This can lead to a development becoming unviable for the developer. In Cardiff the local authority has adopted a flat 40% of affordable home requirement for new developments of 10 units or more. In Pembrokeshire, they require 50% to be affordable homes.²⁸ Other authorities require a

²³ Clydesdale and Yorkshire Banks, April 2012

²⁴ *2013 sees first time buyers flying onto the ladder*, Halifax Press Release, 29 July 2013

²⁵ *British Social Attitudes: the 29th Report*, London: NatCen Social Research 2012, Park A, Clery E, Curtice J, Phillips M and Utting D.

²⁶ *Welsh borrowers have higher aspirations for home-ownership than Great Britain overall*, 28 May 2013

²⁷ *Ibid*

²⁸ *South and West Wales Affordable Housing Targets and Thresholds*, Asbri Planning, March 2013

smaller proportion, such as Denbighshire where 30% on any development over four units must be affordable housing. We recognise that the number of new affordable homes will be maximised if local authorities work with developers to ensure viability of their proposals, rather than stipulating a percentage which can have the unintended consequence of restricting development.

The Home Builders Federation's quarterly report for September 2012 has shown that the number of approved development applications for social housing took a 20% dip whilst most other regions and nations of the UK, including Scotland, saw a rise.²⁹ The number of housing projects which secured detailed planning approval in Wales has been decreasing and reached an all-time low of just 17 in the same quarter as other regions increased.³⁰

The Communities, Equality and Local Government Committee heard evidence from a Rural Housing Enabler in their report *Inquiry into the affordable housing in Wales*³¹ that there was a need for the Welsh Government to take forward the release of government owned land for affordable housing developments.

Home ownership and stable rents

It is up to each household to decide which housing option is right for them. However the ability to move into home ownership should not be hampered if that is a desired option. The UK sees a high proportion of home ownership versus private rental. However, when compared with other countries, for example Germany, the situation is reversed, due to the nature of the tenancy security structure.

We must work with the private rented sector, social landlords, homebuilders and lenders to promote all available options for housing in Wales. If we are to achieve a housing system which meets the needs of the people in Wales, we must provide workable alternatives to buying outright and joining a housing waiting list.

²⁹ *New Housing Pipeline Q2 2012 Report*, Homebuilders Federation, September 2012, p.3

³⁰ *Ibid*

³¹ *Inquiry into the affordable housing in Wales, Communities, Equality and Local Government Committee, April 2012, p.24*

Housing at the heart of communities

Houses must not be built simply to fulfil targets. It has been recognised over the years that social housing should not be built in clumps on its own, and that real communities are mixed tenure communities. Section 106 planning obligations were applied to planning applications for housing development to increase affordable housing supply and the proportion of affordable housing in new developments.

However, there is often no recognition of where the demand for housing is, or the types of amenities which are required for people to make their community part of their lives. Without proper planning, residential developments can often be left without proper access to transport connections which can affect the ability to access work, or retail – often developments lack even a corner shop to buy a pint of milk.

Welsh Conservatives recognise this important principle and as part of our housing strategy we would carry out a housing needs survey to map where housing is needed, and where the pressure points are. We also believe that spatial planning must be done at the community level rather than in a top-down Local Development Plan.

Welsh Conservatives would consult with the housing industry at large to ensure a workable Section 106 could be developed and used by lenders, developers and planners alike, with affordable housing viability assessments at its core.

Welsh Conservatives recognise that communities are at the centre of social justice, and housing is fundamental to establishing safe and secure communities.

Welsh Conservative policy *A Vision for the Welsh High Street* looked at another important aspect of the community; regenerating the high street and ensuring its survival in the digital age. A central element of this policy is the promotion of a mixed-use high street in town centres. The Centre for Regeneration Excellence Wales (CREW)

emphasises this, stating that. “Bringing housing into the town centre in above-shop premises and converted surplus retail space is very much part of any future we can craft for our High Streets.”³²

Worryingly, only four out of the 22 local authorities in Wales record their empty homes which exist over retail premises.³³ This must be addressed, and Welsh Conservatives would look to utilise these spaces to bring back a feeling of ownership to our high streets. In the first instance we would look to regenerate these spaces to ease the short supply of housing, and in the future take the time to plan centres of human interaction where housing, retail and community spaces can all exist as one.

Recognising the particular affordable housing problems caused by rurality and sparsity, we would reinvigorate and strengthen the roles of the rural housing enabler and empty homes officers, and consider delivery on the basis of an all Wales regional network of rural housing.

Housing development in Wales has been depressed by the regulatory environment at devolved level. What Wales needs is better regulation, not more regulation. If we want a solution to our housing crisis in Wales, we must think about what will make the difference to our housing supply as well as the best measures for safe, secure houses and communities.

³² *Cartref*, Dave Adamson, August/September 2012, p.11

³³ *Only Merthyr Tydfil, Swansea, Torfaen and Wrexham local authorities are able to identify which of their empty properties are over retail premises. Information obtained through Freedom of Information requests to all 22 local authorities.*

Private Trusts

Social housing investment is a new market place, only 12 years old and currently worth £165 million.³⁴ The majority of the deals currently being signed are bespoke. The types of investor they are attracting recognise the integrity and honesty of these investments as it is helping grow businesses and people in every locality.

Below are two case studies of private trusts which are working to develop new, viable models for building social housing and working across the sector with all stakeholders.

Case Study: Houses for Homes

Phil Shanks, CEO of Houses for Homes set up the Trust in 2011 after having worked in the Housing Sector and having previously set up a Housing Association.

Houses for Homes are a Public Private Partnership model which has taken the initiative and has partnered with an investment bank to secure a large amount of money to invest into social housing. One of their key objectives is “to bring in private investment in to help deliver social housing policy, allowing the public purse to be used more responsibly.”³⁵

Houses for Homes found that the different parts of the sector such as Registered Social Landlords and Local authorities were not joined up in their working. Local authority strategic plans made it difficult to get homes built and tenants into them in a timescale which ensured the funding could be spent under the terms of the agreement with the bank.

They found that by buying the land, and bringing in builders to build the properties, they could cut out sections of the process, with builders giving discounts as their overhead costs were also reduced. In turn, this allowed for lower rents. After recruiting a Registered Social Landlord, they were able to take the finished product to a local authority, and give a 10 year lease, after which the local authority would be given the opportunity to renew.

³⁴ *Asiant Capital, Business Plan*, agreed courtesy of the Director

³⁵ *Houses for Homes website* <http://www.houses4homes.co.uk/>, accessed 1 March 2013

In England this has led to an increase in the housing supply, however, when Phil Shanks approached people in Wales, he found that the door was firmly shut and that he couldn't get the scheme up and running. He has said:

“[I am] a funder desperate for an opportunity to invest and who cannot see a way to do so for at least a couple of years... Wales must take urgent and radical steps to engage, coordinate and direct public and private funds to deliver the housing that Wales desperately needs.”

This is one of a number of creative models of financing which are being explored in an effort to provide more affordable housing.

Case Study: Asiant Capital

A new social investment group, Asiant Capital has set out ambitious aims for reversing the decline in Wales's housing profile. The group wants to reverse the commercial, social and economic fortune by creating an organisation to fund social change, with the capacity to implement strategies to that end.

This will include:

- Regeneration of communities in a collective partnership
- Reintegration of empty/long-term vacant residential and commercial properties
- Real estate investment in affordable housing

Asiant Capital will be a facilitator and co-ordinator for projects which have a funding gap, to ensure their success.

How they will operate:

Introductions

Asiant has a production line of pre-qualified opportunities via professional contacts from accountants to corporates. One such company is UnLtd who have, for over a decade successfully helped many smaller organisations. This complimentary relationship has resulted from one of their directors joining the investment and advisory board.

Due Diligence

Once an Asiant advisor has been introduced to the prospective organisation we work quickly to analyse what level of support and funding they need. Once this stage has been completed they will decide which of other partners would be interested. If Asiant believes that company doesn't qualify it will whenever possible sign post them to another specialist source.

Contractual

The successful company proceeds into the fund range level where the contractual details are formalised. Asiant strives to support ventures to allow them to become successful in a shorter timescale.

(Source: Asiant's business plan, quotes agreed courtesy of the Director)

UK House Purchase Schemes

Welsh Government

HomeBuy

This applies to vacant and new properties in a designated area, within a local authority catchment. Those applying must be able to find 70% of the purchase price via mortgage or savings, be financially sound, but not able to purchase a home without help from this scheme.

Intermediate Rent

Intermediate rent is a subsidised option which supports tenants to pay less than market rent, whilst giving them the opportunity to purchase the home in the future.

1. Rent First

Rent First operates through the housing association acquiring or building a home with grant assistance, which an eligible tenant can take up. They are charged an 'intermediate rent' (not greater than 80% of private market rent and within relevant Local Housing Allowance).

If a tenant exercises their option to purchase and there has been an improvement in the market value of the property from the date when they began their tenancy, a 50% share of this value improvement will be treated as an equity share for the tenant in the form of a pre-paid deposit, potentially reducing the loan-to-value ratio of any mortgage maintained.

The money from the purchase of the house can be then 'recycled' by the housing association and go back into their Social Housing Grant for further affordable housing.³⁶

³⁶ *Rent First - intermediate rent - Final Guidance*, Welsh Government, 2011, p.9

2. Welsh Housing Partnership

The Welsh Housing Partnership was formed in August 2011, and is financed through a combination of £3 million of Welsh Government grant funding, a £12 million loan from the Principality Building Society's commercial division and a combined £1 million from the four housing associations in the partnership.³⁷ The terms of the scheme operate on the same basis as Rent First.

The Partnership initially aimed to build 280 affordable homes; a further £12 million was announced for the possible purchase, taking the total possible purchase of up to 560 new properties for intermediate rent. The partnership purchases the properties and then leases them back to the housing associations involved for a period of 10 years.³⁸

NewBuy Cymru

This was to be the Welsh Government's housing scheme in partnership with the Home Builders Federation and the Council of Mortgage Lenders to help first time buyers or those wishing to take a step up the housing ladder.

The scheme would have underwritten mortgages up to 95% and available on houses up to £250,000. It was intended to build up to 3,000 new-build homes over three years, leading to a £500 million investment into the Welsh housing market. Recent figures for NewBuy in England have seen registrations for the scheme grow with increasing rapidity. There have been more than 3,700 completions (homes purchased) through the scheme since its introduction.³⁹

In April 2013, the new Minister for Housing and Regeneration announced that the scheme would be put on hold. Carl Sargent claimed that support from house builders was no longer present for NewBuy Cymru.

³⁷ *Record of Proceedings*, 7 October 2011

³⁸ *Ibid*

³⁹ *NewBuy Guarantee scheme, Quarterly and cumulative data for England up to 30 June 2013*, September 2013

Builders have made it clear that they were disappointed in the decision and do not understand how this conclusion has been reached. Similar schemes have been up and running since March 2012 in England and September 2012 in Scotland. The Managing Director of Redrow South Wales has said “We want it on the 3rd of June as promised and I’m sure every developer in Wales will still want to support this scheme.”⁴⁰

Help to Buy Cymru

We welcome the Welsh Government announcement on 17 July that a shared equity model based on the UK Government’s Help to Buy scheme might be launched later in 2013.⁴¹ The Minister indicated on 9 October 2013 that he hopes to launch it before Christmas, but that he could not give a specific date.

⁴⁰ *BBC Wales*, 19 April 2013

⁴¹ *Stimulating Housebuilding in Wales, Ministerial Statement*, 17 July 2013

Scotland

LIFT

In Scotland, a large investment has been put behind the Open Market Shared Equity scheme. The scheme, called LIFT (Low Cost Initiative for First Time Buyers) requires buyers to take a minimum 60% stake in their property up to a maximum 90% and the Scottish Government assumes the rest through an equity stake, which they then recoup when the buyer sells the property or earlier.

LIFT is aimed at households on lower incomes. Their income is assessed to ascertain if they qualify. There are no national criteria set for the income test due to the fact that housing costs vary from area to area.⁴² However, part of the assessment criteria will involve applicants obtaining quotations from three different mortgage lenders on the maximum amount which they can borrow.

LIFT assists first-time buyers into home ownership, but it can also be used to help others. For example, a disabled person who owns a house which is not suitable for their needs could be helped to move to a more suitable house. In addition, it is envisaged that in selected locations where owner-occupiers are affected by demolition plans, LIFT would be available to help them buy a replacement house in the same area.

Home Owners' Support Fund

The Scottish Government has a fund to help protect home owners from repossession. If an owner is in danger of having their home repossessed the Scottish Government can step in via two schemes, as part of the Home Owners' Support Fund.

- the Mortgage to Rent scheme; and
- the Mortgage to Shared Equity scheme.

⁴² *LIFT (formerly HomeStake) - a shared equity scheme operating in Scotland*, Council of Mortgage Lenders, 18 February 2013

Under the **Mortgage to Rent** scheme the Government can arrange for a social landlord to buy the house and for the home owner to continue to live there as a tenant. The **Mortgage to Shared Equity** scheme involves the Scottish Government taking a financial stake in the house. This is a reverse of shared equity schemes which usually operate.

Intermediate Rent and Shared Equity

The Scottish Government is mostly involved in the home ownership tenure through the provision of intermediate rents which sees them take a shared equity stake.

England

In England, various schemes have been launched which allow those who wish to get onto the property ladder to choose the method which is right for them. There are also specific settlements for older people and armed forces personnel.

Shared Ownership

- Buy between 25% and 75% of the property
- Household must earn less than £60,000
- Housing association owns the rest and you pay rent on that stake
- Possible service charges for work to the outside of the building
- Option to buy more when you can afford it through 'stair-casing'

New Buy: England

This scheme is designed to help a potential homeowner to get a mortgage of up to 95% of a new build from participating builders.⁴³

The criteria include:

- Must have a deposit of 5%
- The home can be up to £500,000 but there is no cap on income
- Homes are not available for shared ownership or shared equity, or for second homes and buy-to-lets
- Cannot have an interest only mortgage

⁴³ The scheme in operation in England and Scotland is what NewBuy Cymru is modelled on.

Redrow, in their interim results in December, highlighted a major difference between the English and Welsh housing markets;

“NewBuy is not yet available, and there is no proposal for an equivalent of FirstBuy, we are not seeing the same stimulus to the new-homes market in England.”⁴⁴

The Chairman of Redrow pointed to other elements which make the market difficult to navigate in Wales, such as proposed changes to Welsh building regulations.

“As a company with its headquarters in Wales, it is disappointing to note that our South Wales region is the only one of our nine regional businesses not experiencing notable growth.”⁴⁵

Help to Buy

In the March 2013 UK Budget, Help to Buy was launched. The scheme is an extension of NewBuy and also includes FirstBuy for new builds, which has been extended to homes with a value of £600,000. The mortgage guarantee element of the scheme applies across the whole of the UK. This was brought forward from early 2014 to 8 October 2013, however this is only for applications. Mortgages will be paid out from 1 January 2014.

"The Help to Buy mortgage guarantee scheme – while still embryonic as yet – holds significant firepower, and has the potential to increase activity from 2014.”⁴⁶

Bob Parnell – CML chief economist

⁴⁴ *Interim Results for the six months to 31 December 2012*, Redrow plc, 26 February 2013

⁴⁵ *Redrow Boss blasts Welsh Government’s housing policies*, Walesonline, 26 February 2013

⁴⁶ *Gross mortgage lending up 9% in March*, Council of Mortgage Lenders, 19 April 2013

Funding for Lending

Funding for Lending was introduced by the UK Government in summer 2012 with an initial £80 million investment to help banks to increase their lending to businesses and for mortgages. Whilst initially the scheme saw moderate increases in business loans, mortgage lending increased greatly.

Redrow, the UK's largest homebuilder, noted that the scheme is:

“helping to reduce the cost of mortgages for both the new homes and second hand markets.”⁴⁷

“Funding for Lending doesn't have a border so that has been extremely helpful for the new homes market and the second-hand market because it is available to reduce costs for first time buyers, that is one positive thing that Wales has benefited from because there is no border.”⁴⁸

Steve Morgan – Redrow

“Since the launch of the Government's Funding for Lending scheme we have seen mortgage rates hit an all-time low, really making a difference to affordability. These proposals [Help to Buy] will, just as importantly, address accessibility, and provide a genuine solution to the challenge of raising a deposit. Working together these two schemes will get more people on and moving up the property ladder.”⁴⁹

Stephen Noakes – Mortgage Director at Lloyds Banking Group

⁴⁷ Redrow plc, *Interim Results for the six months to 31 December 2012*, 26 February 2013

⁴⁸ Op cit, *Walesonline*, 26 February 2013

⁴⁹ *Help for borrowers with small deposits will only work if Government gets the details right say mortgage banks*, *Mindful Money*, 20 March 2013

Right to Buy sales in England

The Housing Strategy for England, launched in 2011, highlighted how the reduction in discounts given to tenants in social housing led to almost no sales of right to buy properties after 2008. The current UK Government has revitalised the system, offering a higher maximum discount for tenants.⁵⁰

The discount increases with the length of tenancy. It is set at **35%** of the property value plus **1%** per year if the tenant has lived in their property longer than five years, with a maximum **60%** discount for houses and **70%** for flats. The maximum discount is also capped at **£75,000**.

The UK Government's policy is that for each home sold, another one is put into construction or acquired.

- In 2012-13, local authorities sold an estimated **5,944 dwellings** under the Right to Buy scheme. **£367 million** was made from these sales.
- In 2012-13 **844 dwellings** were started or acquired by these local authorities.⁵¹

First Steps: Homeownership in London

In London, First Steps, a shared equity model set up to recognise the unique characteristics of the London market, takes into consideration the salaries in the capital and recognises that many could not buy without help. There is also First Steps Intermediate Rent, which helps those in the social housing sector into home ownership if they believe it is the right option for them.

Under a scheme launched in 2008 by the current Mayor of London, Boris Johnson, any first-time buyer whose household income is under £66,000 pa is eligible to buy or rent a one or two bedroom home, or under £80,000 pa to buy or rent a family home of three bedrooms or more intermediately.

⁵⁰ *Laying the Foundations, A Housing Strategy for England*, November 2011, p.26

⁵¹ *Right to Buy Sales in England: 2013-14 Quarter 1 (Apr-Jun)*, 22 August 2013

- Exists in London for people wishing to buy in London
- Has some priority groups, these are: housing association and Council Tenants, Armed Forces Personnel and first-time buyers
- You do not have to be a first time buyer, but you must not have sold your current home before accessing this scheme
- Allows you to buy or rent
- The purchase option is now done through Help to Buy
- The rent option is called Rent to Save and is an intermediate rent option where a tenant pays lower than market rent in order to save for a deposit. The tenant can then go on to purchase through Shared Equity or equity loan terms

Shared Equity and Mortgage Guarantee

Despite the economic situation, a high proportion of young people and adults still desire to be homeowners. Welsh Conservatives believe that a number of different schemes will lift Welsh house building out of its current stagnation, and give potential home-owners the ability to enter the market in the way which suits them best.

The responses to the *White Paper: Homes for Wales* consultation recognised there had been a “significant amount of work... undertaken in England to develop the ‘Newbuy’ scheme and that there is therefore benefit to adopting a scheme as close to that scheme as possible, ensuring that Welsh lenders and house builders are able to participate.”⁵²

Similar schemes have been up and running since March 2012 in England and September 2012 in Scotland. Welsh Conservatives were very keen to see a mortgage guarantee scheme implemented in a timely and appropriate way.

We therefore welcomed the Welsh Government’s NewBuy Cymru, which was due to take effect from 3 June 2013, which promised to underwrite mortgages up to 95%, and would have provided 3,000 new homes over three years. However, it now appears that this scheme will not go ahead as planned, which is incredibly disappointing.

From the Minister’s statement of 17 July 2013, it appears that the Welsh Government will now launch a form of shared equity based on the UK Government’s Help to Buy scheme called Help to Buy Cymru.

Shared Equity schemes can be more attractive for lenders. Money only has to be borrowed to underwrite the percentage of the loan which is being bought by the potential homeowner. This also suits those on normal price-to-income ratios as this makes homeownership more affordable for many, meaning not only that their deposit is

⁵² *Homes for Wales, Consultation – Summary of Responses*, October 2012, p.10

lower, but that even with an equity loan fee on top, their outgoings can sometimes be lower than on a shared ownership model, where the homeowner would pay rent and mortgage payments.

We would favour a housing policy which would give potential homeowners the opportunity to choose the option which suits them best.

We welcome the Welsh Government's commitment to introducing Help to Buy Cymru on the back of the UK Government's scheme, but believe that more could have been done sooner with the mortgage guarantee scheme to help potential homeowners.

Welsh Conservative Proposal 1 – House building

House building is the bedrock of a healthy economy and is essential for meeting the needs of society. We therefore believe it should be central to any housing strategy. Affordable housing requirements, which are set by local authorities, can result in a builder concluding that a development is commercially unviable, and they will consequently not build. Welsh Conservatives believe this is counter-productive.

Welsh Conservatives support affordable schemes which enable lenders to engage with potential buyers and believe that a number of different schemes will lift the housing market out of its recent stagnation, giving potential home-owners and tenants the ability to enter the market in the way which suits them best. However, unless the red-tape which is causing construction firms to look to build outside Wales is effectively and immediately tackled, demand will not be met, creating a bubble.

Welsh Conservatives are passionate about invigorating the house building sector in Wales. If housing developments cannot be constructed due to high affordable housing targets, then no new homes will be built. Viability Assessments carried out by builders should be given consideration by local authorities, ensuring that the delivery of affordable homes is maximised by assessing what is actually deliverable instead of a catch-all target which can prevent delivery. By basing affordable housing delivery within new housing developments upon Viability Assessments it is far more likely that more housing will be built and consequently more affordable homes overall.

The Housing Minister has partly realised that building regulations are a hurdle to construction, and has deferred some Welsh Government commitments in order to fuel construction.⁵³ We welcome the small task force set up by the Minister in July 2013 which will report to a

⁵³ *Stimulating Housebuilding in Wales*, Ministerial Statement, 17 July 2013

local authority housing director in due course.⁵⁴ Welsh Conservatives want to see more understanding of the sector, and a pledge that future policy will be designed with housing providers in order to meet housing need.

Welsh Conservatives favour a whole market housing approach which we would implement under our proposed Welsh Housing Commission. This would be a permanent body which would ensure that any issues faced by the construction industry, lenders, the social housing sector and private landlords could be promptly and effectively addressed. We must ensure that regulations are not burdensome. We welcome the Welsh Government's engagement but it is only a small step forward. We believe that the Commission is a necessity if the housing supply crisis is to be tackled in a practical and deliverable way.

Finally, Welsh Conservatives want to see a more joined-up approach to skills. Newly skilled workers are vital to house building, and we must ensure that this talent is nurtured. We must encourage a linkup between local communities, schools, colleges and construction firms which sees newly skilled young people entering an invigorated construction sector.

⁵⁴ *Ibid*

Welsh Conservative Proposal 2 – Right to Buy

The Council of Mortgage Lenders found that 84% of adults in Wales hope to be homeowners in ten years' time⁵⁵. An earlier survey of the whole of Britain found that of those in social housing, 36% wanted to be a home owner in two years' time, rising to 43% in ten years.⁵⁶ More than half of those under 35 currently renting – 54% would like to become home-owners; only 33% expect it to happen.⁵⁷

These tenants should have the opportunity to buy the house they have spent many years turning into their home, at a discount on market price which makes this affordable. The money received from Right to Buy could then be **ring-fenced** to build new social housing.⁵⁸

Right to Buy has been seen as a relic of an 80s regime, however it has been incredibly successful – in England, the scheme has been rejuvenated and the money from sales have been ploughed back into building or acquiring new properties for social lettings.

Welsh Conservatives recognise the value of this policy, but also its challenges. We believe that people should have the opportunity to buy their home if they want to, but we also understand that due to a lack of house building over the course of more than a decade in Wales, the construction sector needs to be stimulated and more homes built.

Through a partnership with Welsh construction businesses, local authorities, registered social landlords and the Welsh Government, we would ensure first that a sufficient supply of housing is established. Central to our vision is the maintenance of the supply of housing, and

⁵⁵ *Welsh borrowers have higher aspirations for home-ownership than Great Britain overall*, 28 May 2013

⁵⁶ *Strong desire for home-ownership remains, but can it be fulfilled?*, Council of Mortgage Lenders, 13 June 2012

⁵⁷ *Ibid*

⁵⁸ Currently under the Housing Revenue Account Subsidy Scheme, money is being sent to the UK Treasury, however negotiations are underway to end this.

ensuring it is not depleted over time, with the money from sales being allocated directly back into house-building.

We are also aware of the criticism that houses are often bought and within a few years are either on the market for resale; which sees the original owner making a substantial profit and leaving their community, or the home becoming a buy-to-let. This is not the intention of the Welsh Conservative Right to Buy policy; we believe that the scheme should be available to those who want stability and ownership. This is why we would advocate a policy whereby if the home is sold within five years of the purchase, the homeowner would be required to repay a proportion of the discount they received at purchase on a sliding scale reflecting the number of years they have owned the property.

Welsh Conservative Proposal 3 – Empty Homes

Despite Welsh Government initiating the Houses into Homes scheme to bring empty homes back into use; the current targets are still too low to ensure a long-term solution. The aim is to bring 5,000 properties back into use by the end of 2016, despite estimates of approximately 33,500 empty homes across Wales.⁵⁹

Empty homes are a blemish in a community, with houses very quickly becoming uninhabitable and dilapidated. In their strategy, the English National Empty Homes Agency highlights some of the issues, especially those which concern communities: people may be “offended by the sight of wasted homes when so many people still do not have a decent roof over their heads; or hostile to the building of much-needed new housing because existing homes are not being put to good use.”⁶⁰

Empty homes are classed as those which have been empty for more than six months, and are considered long-term empty dwellings.⁶¹ As of June 2013, there were 6,325 homes standing empty in Cardiff alone.⁶² Across Wales, the total number of homes empty for more than a year is 31,973.⁶³ Huw Lewis, the former Housing Minister quoted in January 2013 that 2,000 homes had been brought back into use⁶⁴; however as the numbers are not collated centrally or released regularly, there is no appreciation of how many new homes are becoming empty.⁶⁵

We would favour a split model similar to the UK Government’s programme which sees the money spent on bringing empty homes back into use being given to the Home and Communities Agency, community groups and registered social landlords. On 1 April 2013

⁵⁹ *Surveyors warning over derelict homes rise in Wales*, BBC Wales, 8 January 2013

⁶⁰ *National Empty Homes Action Plan*, October 2009

⁶¹ *Welsh Empty Property Initiative “House into Homes”*, Lavender & Wilson, June 2012

⁶² *Freedom of Information request 03686, Cardiff Council*, August 2013

⁶³ *Freedom of Information request from all 22 local authorities*, June 2013

⁶⁴ *Record of Proceedings*, 8 January 2013

⁶⁵ *The Minister for Housing and Regeneration said on 5 November 2013 that 900 further homes would be made available by the end of the 2013/14 financial year. (Record of Proceedings)*

the UK Government removed 'the special tax breaks for empty homes and second homes', vacant for more than two years. We feel that power to levy high Council Tax rates should be restricted to properties vacant for more than two years, rather than one year, which is the model proposed by the Welsh Government, to ensure sensitivity to individual circumstances – such as bereaved owners or owners with complex issues that, with support, could be addressed.

UK action on empty homes

England

The UK Government's *Laying the Foundations: A Housing Strategy for England*, included details of £100 million capital funding from within the 2011-15 Affordable Homes Programme that had been set aside to tackle long-term empty properties which would not come back into use without additional financial intervention.

£70 million of this funding was assigned to the Homes and Communities Agency to deliver a programme to bring empty properties back in to use as affordable housing. The remaining £30 million has been made available to community and voluntary groups via a separate funding programme. As of 25 February 2013, the amount of money has been increased to £160 million, with the target of bringing back 11,200 problematic homes into use.⁶⁶

In June 2013, Communities Minister Don Foster also announced a further £91 million to tackle the issue with £61 million going to Round Two of the empty homes funding programme and £30 million to clusters which will tackle acute problems in certain cities.⁶⁷

Scotland

The Scottish Government has made up to £4 million available for an Empty Homes Loan Fund, which is a 10 year fund aiming to bring back 478 houses into use as affordable homes. The projects have been awarded their funding and those borrowing money for the refurbishment are expected to pay back at least 60% of the funding by 2019/20 and the full amount by 2023/24.⁶⁸

⁶⁶ *Increasing the number of available homes*, Department for Communities and Local Government, 25 February 2013, Gov.Uk, accessed 30 April 2013

⁶⁷ *£91 million cash to tackle over 6,000 empty and derelict homes*, Department for Communities and Local Government, 20 June 2013

⁶⁸ *Scottish Government website, Empty Loans Fund*, accessed 14 August 2013

Wales

The Welsh Government has a scheme called Houses into Homes, which aims to bring 5,000 empty homes back into use by the next election in 2016. During his statement to the chamber on 8 January the then Housing Minister, Huw Lewis stated that 2,000 properties had been brought back into use since the launch of the scheme in February 2012.

The Minister refuted the story from BBC Wales on 8 January 2013 which reported that in March 2012 there were 33,789 empty homes in Wales, and that the figure last year stood at 23,000.⁶⁹ The Minister said that almost all local authorities were taking advantage of their houses into homes scheme; an interest free loan from the Welsh Government administered by local authorities to renovate empty homes and then returned to use as social housing. The loan cannot be used by the owner to renovate the home for their own use.

⁶⁹ *Record of Proceedings*, 8 January 2013

Case Study: Denbighshire Empty Homes

The Empty Homes Officer at Denbighshire Council described how they dealt with the homes they had in the area.

“Briefly we offered empty homes grants to help owners bring their properties back into use.”⁷⁰ The grants were up to £10,000 or 50% of the work required. The council was able to offer to manage the work on behalf of the owners which included carrying out surveys, working on the schedule of works, going out to tender to local authority approved contractors, completing value for money checks and then over seeing the actual work until completion.

When the work was completed the council asked Denbighshire Housing for any nominations they had from families wanting that size property in that particular area. The properties were therefore brought back into use as affordable housing for those in housing need.

The property would be managed on behalf of the landlord by a housing association (in most cases North Wales Housing) so for the period of the grant conditions, the house would effectively become part of their portfolio and the tenants would be allocated a Housing Officer which ensured management of behaviour and payment of rent for the landlord.

This whole process was prompted by a letter, questionnaire and information booklet sent out to all empty home owners identified at the start of each financial year by the Council Tax team asking which home owners were interested in bringing their properties back into use.

The Council also had a comprehensive database where they were able to 'score' empty homes based on a priority matrix to understand the more problematic properties in the County, where they were and if there was multi agency involvement.

Every home has its own story – Denbighshire’s approach finds the homes which are empty and why. They use sensitivity to individual circumstances such as bereaved owners or owners with complex issues that with support could be addressed.

⁷⁰ *Denbighshire Empty Homes Officer*, email dated March 2013

Conclusion

Welsh Conservatives are passionate about putting housing at the centre of community regeneration and ensuring it is high on the Welsh Government's agenda. As noted by Professor Steve Wilcox in the 2012 UK Housing Review; even before the National Assembly gained legislative powers in 2011 housing was placed far down the list of priorities.

However, there have been many committee reports on the subject including *Making the most of the Private Rented Sector* and *Meeting the Housing Challenge* prior to the two most recent Government White Papers on housing. There may be more reports on the subject than on any other area of policy. Welsh Conservatives believe that the time to turn words into action is long overdue and that the action and targets are not ambitious enough. We must do more, not because of ideological goals, but because housing is the very foundation of health and wellbeing.

Welsh Conservatives believe in ambitious, but flexible and realistic targets, and in bringing the whole-market together to achieve them.

We also believe and recognise that any policies must be sustainable. We must ensure housing supply continues to meet the varying needs of a changing population; by advocating a housing market which assists people at all times in their lives, alongside house building to ensure that the market does not fluctuate unhealthily, and responsible lending.

By promoting mortgage guarantee and shared equity schemes which will complement existing Welsh Government and UK Government policies, we would increase the number of homes which are being started and completed. We believe in creating a base for aspirational young people and families to own their own home.

- By ensuring viability assessments are taken notice of for **affordable house building** on all developments, we can maximise affordable housing supply, without compromising private developments.

- We will reform the **Right to Buy** scheme and ensure it is brought up to date, by exploring the possibility of ring-fencing the money from the sale for the building of new affordable housing. In the meantime, we will increase the housing stock in both affordable and private sectors to ensure the policy can be effective.
- Through an extension to the **empty homes** initiative we will aim to bring back the majority of empty homes into use. We believe the target should be much higher than the current Welsh Government target.

Welsh Conservatives want to build homes and regenerate communities; support business and take action to reduce number on social waiting lists, estimated at 91,000.

We believe that action on housing was needed yesterday, is needed now and will be needed in the future. We cannot simply to wait for housing legislation and assume that it will deliver the solutions to the housing supply crisis. Wales needs an urgent housing recovery plan with vision and ambition, not rhetoric and limited short term targets.

Appendix 1 – Number of homes built in Wales 1987-2013

	Private enterprise new dwellings	Registered social landlords new dwellings	Local authority new dwellings	Total new dwellings
1987-88 Annual	8524	547	864	9935
1988-89 Annual	10133	988	733	11854
1989-90 Annual	8596	1628	824	11048
1990-91 Annual	8087	1716	467	10270
1991-92 Annual	7172	2470	334	9976
1992-93 Annual	6690	2591	119	9400
1993-94 Annual	6654	3005	212	9871
1994-95 Annual	6303	2572	198	9073
1995-96 Annual	6876	2126	164	9166
1996-97 Annual	7517	2548	23	10088
1997-98 Annual	6492	1938	2	8432
1998-99 Annual	6439	1269	29	7737
1999-00 Annual	7860	846	0	8706
2000-01 Annual	7386	900	47	8333
2001-02 Annual	7494	711	68	8273
2002-03 Annual	7522	782	6	8310
2003-04 Annual	7863	417	16	8296
2004-05 Annual	7986	475	31	8492
2005-06 Annual	7883	347	19	8249
2006-07 Annual	8988	346	0	9334
2007-08 Annual	8316	343	5	8664
2008-09 Annual	6429	692	0	7121
2009-10 Annual	5291	880	3	6174
2010-11 Annual	4513	992	0	5505
2011-12 Annual	4746	829	0	5575
2012-13 Annual	4720	744	0	5464

Source: StatsWales, *New dwellings completed by period and tenure*, accessed 16 October 2013.

Appendix 2 – Number of Right to Buy sales

	Total sales		Total sales
	Total Local Authorities	Total Registered Social Landlords	
1988-89 Annual	10946	399	11345
1989-90 Annual	11729	205	11934
1990-91 Annual	5005	419	5424
1991-92 Annual	3308	355	3663
1992-93 Annual	2714	90	2804
1993-94 Annual	2913	198	3111
1994-95 Annual	3035	418	3453
1995-96 Annual	2316	611	2927
1996-97 Annual	2130	818	2948
1997-98 Annual	2836	737	3573
1998-99 Annual	2533	243	2776
1999-00 Annual	3590	182	3772
2000-01 Annual	3539	225	3764
2001-02 Annual	3462	256	3718
2002-03 Annual	4999	273	5272
2003-04 Annual	6865	322	7187
2004-05 Annual	3999	415	4414
2005-06 Annual	1794	241	2035
2006-07 Annual	1288	412	1700
2007-08 Annual	835	403	1238
2008-09 Annual	158	239	397
2009-10 Annual	140	209	349
2010-11 Annual	115	260	375
2011-12 Annual	84	328	412
2012-13 Annual	104	322	426

** In 2007, the Welsh Government acquired the power to suspend the policy in areas of high social housing need.*

Source: StatsWales, *Total social housing sales by period and provider type*, accessed 16 October 2013

Appendix 3 – Number of Empty Homes

Local authority	Total empty properties
Anglesey	1025
Blaenau-Gwent	928
Bridgend	1045
Caerphilly	1410
Cardiff	6325
Carmarthenshire	2319
Ceredigion	750
Conwy	1116
Denbighshire	1566
Flintshire	1220
Gwynedd	1226
Merthyr	658
Monmouthshire	559
Neath Port-Talbot	1248
Newport	1551
Pembrokeshire	1239
Powys	2014
Rhondda Cynon-Taff	3248
Swansea	1691
Torfaen	390
Vale of Glamorgan	647
Wrexham	228
Total empty properties (Wales)	31973

Number of empty homes as of June 2013.

Please note that both Anglesey and Powys local authorities do not hold empty homes data for the Registered Social Landlords in their area.

Source: Figures obtained from a Freedom of Information request to every local authority in Wales, as of June 2013 in July 2013.

Appendix 4 – Social housing and renting

As shown in appendix 3, there has been a significant reduction in the number of homes built in Wales since devolution in 1999. Welsh Conservatives recognise that a whole market solution must incorporate the following four themes:

Right to rent

This includes:

- social rents
- private rented sector working with social letting agencies
- intermediate rent
- open market private rented sector
- working with the whole market on enforcement against criminal landlords whilst embracing the private rented sector as a key provider of social housing

Private Rented Sector

Douglas Haig, Director for Wales of the Residential Landlords Association, told the first Landlord Open Day held in Cardiff “we have over 100 pieces of statutory legislation with over 400 regulations that govern property; we don’t need any more, just implement what works and if possible simplify it!”⁷¹ He said that 84% of tenants in the private rented sector state they are satisfied with their accommodation compared with 80% in the social rented sector.⁷² He also asserted that only 9% of tenancies are ended by the landlord⁷³ and National Landlords Association data also has shown that 60% of private rented sector tenants have lived in their home for more than four years.⁷⁴

⁷¹ Douglas Haig, *Landlord Open Day Cardiff*, 20 May 2013

⁷² *Ibid*, answer also given by Mark Prisk, Hansard, 23 January 2013

⁷³ *Attitudes and Satisfaction*, 2011-12, <https://www.gov.uk/government/statistical-data-sets/attitudes-and-satisfaction> accessed 30 September 2013

NOTE: whilst both of these sources are focused on England, Douglas Haig has said that he sees no reason why the situation should differ in Wales.

⁷⁴ *Tenant Index*, National Landlord Association, May 2012.

In February 2011 the Communities and Culture Committee report *Making the Most of the Private Rented Sector* recommended that “the Welsh Government actively seeks to promote a positive public image of the private rented sector as a tenure of choice in Wales.”⁷⁵ They also recommended the Government produce a specific strategy for making the most of the sector. The Welsh Government has consulted on their Housing White Paper which proposed a mandatory landlord registration and accreditation scheme for private landlords, and published a further White Paper on a new legal framework for renting a home in Wales which proposes a 'secure contract' modelled on the current secure tenancy issued by local authorities and a 'standard contract' modelled on the 'assured shorthold tenancy' used mainly in the private rented sector.

The Residential Landlords Association has estimated that the changes proposed in the tenure reform consultation could cost £45 million, when tenure reform could be achieved without enormous upheaval.⁷⁶

In Scotland mandatory landlord registration has been in place since 2006. Shelter Scotland has raised concerns about the scheme saying in 2009 that “we conclude that landlord registration is not yet fulfilling the expectations placed upon it; indeed that it may not be able to do so” and that it believed the scheme “was failing to ‘weed out’ a minority of bad landlords and protect tenants from poor practice.”⁷⁷ The Country Land and Business Association states the Scottish experience has now come full circle, with new proposals in place to deliver Selective Licensing in problem areas. They want to make sure that Wales avoids the mistakes made in Scotland and puts resource into Selective Licensing from the outset – instead of risking rented housing supply.

⁷⁵ *Making the Most of the Private Rented Sector*, Communities and Culture Committee Report, February 2011, p.17

⁷⁶ *Welsh Government Reforms will cost Housing sector £45m*, Residential Landlords Association, 20 May 2013 (accessed 14 August 2013)

⁷⁷ *Landlord registration in Scotland: three years on*, April Shelter, 2009

Social Housing Revenue Grant

We welcome the Welsh Government announcement in January 2013 that they would be making £4 million a year available for the next 30 years, enabling over £100 million to be borrowed by housing associations for the development of more than 1,000 new affordable homes as a stimulus measure. However, there is concern about the impact of such schemes on the balance sheets of registered social landlords and over the ability of Welsh Government to bind successive governments to honour the £4m annual payments over 30 years.⁷⁸ Whilst a 'Housing Bond' model can enhance investment in social and affordable housing in Wales, it must be designed, negotiated and implemented with social housing providers around the table.

Rural Housing

The Joseph Rowntree Foundation's report into rural housing needs in 2008 identified that the rural population in Wales had grown by 43,000 people between 1981 and 1991 and by about 30,000 between 1991 and 2001. The vast majority of new housing in rural areas has also been associated with the private sector, leaving a shortfall in housing at affordable local income levels. Providing affordable housing in rural areas can be more difficult for various reasons, such as towns and villages becoming commuter focused, retirement migration, holiday homes and the planning system.⁷⁹ Rural Housing Enablers aim to provide a service working with and on behalf of rural communities to address the shortage of affordable homes.

Welsh Conservatives would empower rural housing enablers to identify housing need at local affordable prices. Developing recommendations from the important report by the Joseph Rowntree Foundation, Welsh Conservatives would also enable a network of rural housing enablers and empty homes officers working across Wales to identify where there are problems and seek to offer timely and appropriate solutions. We believe the Welsh Government should

⁷⁸ WAQ 65067, 10 July 2013

⁷⁹ *Rural Housing Need*, Joseph Rowntree Foundation, 2008, p.21

ensure a detailed and sophisticated collection of evidence on rural housing needs and affordability.

England now allows open market housing on rural exception sites to cross-subsidise affordable housing. The Country Land and Business Association has stated that the “ability to cross-subsidise affordable housing units with open-market units is key”⁸⁰, and that there is a need for realism about development finance in Wales.

We would like to see the ‘Build for Rent’ scheme available in England introduced into Wales. Under this scheme, launched as a response to the Montague Review, the UK Government offers soft loans to house builders and developers in England, which builders then need to match fund. This is designed to stimulate new private rented housing supply and to provide opportunities for new institutional investment in the sector by reducing the up-front risk. After an overwhelming response from the sector to the Fund, which was initially set at £200 million, the Chancellor increased the funding available to £1 billion in the 2013 Budget.⁸¹ Building new well-designed homes to rent will lead to a more balanced rental market, as well as providing construction jobs and stimulating economic growth.

Rent Act tenancies remain a dominant tenure in the countryside. We need a new supply of affordable housing, and these therefore need to be included in Welsh Government tenancy reform proposals so that landlords can prioritise local affordable housing need over automatic inheritance of Rent Act tenancies by people who may be on higher incomes and who therefore do not need subsidised rents.⁸²

⁸⁰ *Tackling the Housing Crisis in Wales*, Country Land and Business Association, p.15

⁸¹ *Up to 10,000 homes will improve the rental market*, Department for Communities and Local Government, 16 April 2013, accessed 11 October 2013

⁸² *Ibid*, Recommendation 5 (i) and (ii), p.12

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Gweledigaeth ar gyfer Tai Cymru

Uchelgais, Gweithredu, Cyflawni

Tachwedd 2013





Lluniau diolchi Toby Jones 2013

Cynhyrchwyd a hyrwyddwyd gan Grŵp Ceidwadwyr Cymru yng Nghynulliad Cenedlaethol Cymru
Anthony Pickles Tŷ Hywel Bae Caerdydd CF991NA

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Crynodeb Gweithredol

Mae'n hawl sylfaenol i bawb fod â lle y gallant ei alw'n gartref. Mae Llywodraeth Cymru wedi methu mynd i'r afael â'r problemau allweddol sy'n wynebu tai yng Nghymru. Mae ganddi dargedau diuchelgais ar gyfer adeiladu tai ac mae'n methu gostwng nifer y bobl ar restrau aros tai cymdeithasol.

Mae'r Ceidwadwyr Cymreig yn credu bod yn rhaid rhoi blaenoriaeth i dai yng Nghymru. Mae 'Gweledigaeth ar gyfer Tai Cymru' yn cydnabod bod angen dull sy'n ystyried y farchnad yn ei chyfanrwydd, gan weithio mewn partneriaeth ledled y sector, i sbarduno'r cyflenwad tai yng Nghymru. Rydym wedi nodi tri chynnig y gellid eu rhoi ar waith ar unwaith ac a fyddai'n mynd i'r afael â meysydd allweddol; y sector marchnad, tai cymdeithasol a chartrefi gwag.

- **Cynnig 1 - Adeiladu Tai** - Byddai'r Ceidwadwyr Cymreig yn sicrhau bod mwy o dai'n cael eu hadeiladu drwy ddadredeoleiddio, ymgynghori effeithiol a grymuso ar lefel leol. Credwn fod yn rhaid i awdurdodau lleol seilio'u gofynion tai fforddiadwy ar bob cais cynllunio ar asesiadau hyfywedd tai fforddiadwy ar bob safle
- **Cynnig 2 - Hawl i Brynu: 'un am un'** - Byddai'r Ceidwadwyr Cymreig yn gwella Hawl i Brynu er mwyn adeiladu cartref fforddiadwy newydd yn lle pob cartref a werthir i denantiaid o dan y cynllun, gan gynyddu nifer yr aelwydydd sy'n cael cartref.
- **Cynnig 3 - Cartrefi Gwag** - Byddai'r Ceidwadwyr Cymreig yn annog awdurdodau lleol a grymuso swyddfeydd cartrefi gwag i ddeall amgylchiadau unigol a sicrhau bod mwy o dai yn cael eu defnyddio unwaith eto.

Mae'r Ceidwadwyr Cymreig am adeiladu cartrefi ac adfywio cymunedau drwy gynyddu'r cyflenwad tai ac agor y drws i

berchnogaeth tai a rhenti fforddiadwy. Credwn fod angen gweithredu ym maes tai yn awr ac nad oes angen disgwyl am ddeddfwriaeth tai i weithredu yn nifer o'r meysydd hyn. Mae Cymru angen cynllun adfer tai ar frys gyda gweledigaeth ac uchelgais - nid targedau tymor byr rhethregol a chyfyngedig.

Mae Gweledigaeth ar gyfer Tai Cymru yn dadansoddi'r sector tai yng Nghymru, gan bwysu a mesur y cynigion a amlinellir uchod, ynghyd â'r sector rhentu preifat, tai gwledig, tai cymdeithasol ac ecwiti a rennir.

Er bod Llywodraeth Cymru'n cynnig rhywfaint o newid i'r sector tai yng Nghymru, credwn ei bod wedi bod yn gweithredu'n rhy araf. Rydym yn cydnabod bod angen dull rhagweithiol a chadarnhaol o ran tai. Gellid rhoi ein cynigion uchelgeisiol ar waith yn awr a rhoi'r cymorth sydd ei angen i sbarduno'r cyflenwad tai yng Nghymru.

Cyflwyniad

Mae'r farchnad dai yng Nghymru yn sefyll yn ei hunfan. Yn 2010, datgelodd adolygiad a gomisiynwyd gan Lywodraeth Cymru i adeiladu tai fod angen adeiladu 14,000 o gartrefi yng Nghymru bob blwyddyn rhwng 2006 a 2026. Fodd bynnag, dim ond 40,320 o gartrefi a adeiladwyd rhwng 2006 a 2012 - er y byddem yn gadael i awdurdodau lleol asesu anghenion tai lleol, mae hyn yn dal i fod yn ddiffyg o 43,680; sef y lefel isaf ers yr Ail Ryfel Byd.

Nododd Llywodraeth Cymru yn ei Phapur Gwyn Cartrefi i Gymru bod Cymru angen "system dai fwy hyblyg lle mae'n haws i bobl symud rhwng tai cymdeithasol, llety rhent preifat, a pherchentyaeth, fel y bo modd diwallu eu hanghenion ar adegau gwahanol o'u bywydau."¹

Ar hyn o bryd, dim ond tri chynllun swyddogol gan Lywodraeth Cymru neu a noddir gan Lywodraeth Cymru sydd ar gael ar gyfer prynu tai yng Nghymru, ac mae'r nifer sydd wedi manteisio ar y cynlluniau yn y ddwy flynedd ariannol ddiwethaf wedi bod yn siomedig. Dim ond 30 o gartrefi sydd wedi'u prynu gyda chymorth y cynllun Cymorth Prynu.² a dim ond 17 yn 2012/13.³ Nid yw Llywodraeth Cymru'n monitro'r cynllun Rhent yn Gyntaf, ac felly nid oes ffigurau ar gael yn hawdd⁴ Dim ond 560 o gartrefi newydd fydd yn cael eu hadeiladu ar gyfer Rhentu Canolradd yn sgil Partneriaeth Tai Cymru.

Ym mis Tachwedd 2012, cyhoeddodd Huw Lewis AC, y Gweinidog Tai ar y pryd, y byddai Llywodraeth Cymru'n lansio cynllun NewBuy newydd a fyddai'n gwarantu morgaeisi hyd at 95% o werth hyd at 3,000 o gartrefi newydd dros dair blynedd.⁵ Cyhoeddodd Carl Sargeant AC, y Gweinidog Tai presennol, ddyddiad gweithredu o 3 Mehefin 2013 er y bwriad i roi'r cynllun ar waith yng ngwanwyn 2013.⁶ Fodd bynnag, yn y cyfnod dilynol, gohiriwyd y cynllun am

¹ *Papur Gwyn Cartrefu u Gymru*, Mai 2012, tud.5

² *Cwestiwn ysgrifenedig y Cynulliad 61189*, 19 Medi, 2012

³ *Adroddiad Blynyddol Cynllun Buddsoddi yn Seilwaith Cymru 2013*, tud.11

⁴ *Cwestiwn ysgrifenedig y Cynulliad 64312*, 18 Mawrth 2013

⁵ *Cynllun gwarant morgais yn hwb i brynwyr tai ac adeiladwyr*, Datganiad i'r wasg Llywodraeth Cymru, 13 Tachwedd 2012

⁶ *Cwestiwn ysgrifenedig y Cynulliad 62078*, 5 Chwefror 2013

gyfnod amhenodol wrth i Lywodraeth Cymru honni fod rhanddeiliaid allweddol wedi tynnu'n ôl.

Am fuddsoddiad bach iawn mewn gwarantu'r mathau hyn o forgeisi, gallai'r farchnad dai dderbyn adnoddau y mae gwir angen amdanynt, a byddai hyn yn hybu'r diwydiant adeiladu, a sbarduno'r economi drwy hynny.

Hefyd, mae llawer o dai gwag ac felly heb fod ar gael fel cartrefi. Dywedodd Huw Lewis AC wrth y Cynulliad Cenedlaethol ar 8 Ionawr 2013 yr amcangyfrifir bod yna 23,000 o dai gwag ar hyn o bryd ⁷. Mae Llywodraeth Cymru'n gobeithio y bydd 5,000 o'r rhain ar gael erbyn diwedd Ebrill 2016.

Mae Llywodraeth y DU wedi cydnabod bod canlyniadau difrifol yn deillio o farchnad dai sy'n methu sicrhau cartrefi sydd eu hangen ar bobl o ran symudedd cymdeithasol, ar gyfer swyddi a thwf.”⁸ Cyhoeddodd becyn diwygiadau i geisio rhoi bywyd newydd i'r farchnad dai, gan gynnwys adnewyddu Hawl i Brynu. Rydym am weld yr un camau cadarnhaol yn cael eu cymryd i gefnogi marchnad dai Cymru.

⁷ *Cofnod y Trafodion*, 8 Ionawr 2013

⁸ *Laying the Foundations: A Housing Strategy for England*, Tachwedd 2011, tud.18

Gweledigaeth y Ceidwadwyr Cymreig

Mae'r Ceidwadwyr Cymreig yn credu mewn rhoi cychwyn gwych i bobl mewn bywyd, drwy roi hawl i rentu a'u hannog i fuddsoddi mewn bod yn berchnogion ar eu heiddo eu hunain, ynghyd â chreu amgylchedd lle mae'r rhai sydd am ddringo'r ysgol eiddo'n cael y cyfle hwnnw ac yn cael cefnogaeth dda.

Credwn ei bod yn hen bryd i dai gael ei roi ar frig yr agenda yng Nghymru. Bydd adeiladu cartrefi yn ein cynorthwyo i fynd i'r afael â phroblemau difrifol sy'n cael eu hanwybyddu'n gyson. Mae mwy i gartrefi na brics a mortar; bydd cartref da yn datrys problemau iechyd, bydd ffrwd gyson o adeiladu tai yn hybu'r economi a bydd y naill a'r llall yn helpu i drechu tlodi a digartrefedd; ynghyd â darparu sefydlogrwydd.

Mae'r Blaid Geidwadol ledled y DU wedi pwysleisio adeiladu cartrefi erioed gan ei bod yn cydnabod y manteision i bobl a'r economi. Pan ddechreuodd rhaglen dai oes Macmillan, gosodwyd targedau uchel, a llwyddwyd i ragori'n sylweddol arnynt. Roedd tai cymdeithasol nodwedd flaenllaw.⁹

Y Comisiwn Tai

Byddem yn sefydlu **Comisiwn Tai Cymru** gydag aelodau o bob rhan o'r sector tai. Byddai'r Comisiwn yn datblygu syniadau seiliedig ar dystiolaeth, ac yn gweithio gyda ni i lunio strategaeth dai gyffredinol.

Gan weithio gyda'r Comisiwn, mae'n rhaid i ni:

- **Cynyddu'r cyflenwad tai.** Mae'r galw uchel am dai cymdeithasol, tanfuddsoddi ers datganoli, y dirywiad economaidd ers 2008 a chostau rheoleiddio cynyddol wedi arwain at ostyngiad cyffredinol o ran adeiladu tai. Mae'r Ceidwadwyr Cymreig am weld ymdrech ar unwaith gan Lywodraeth Cymru i adfer y diwydiant adeiladu tai o'i sefyllfa waethaf erioed.

⁹ *The Politics of Housing*, Peter Shapely, tud.37

- **Cynyddu nifer y cynlluniau tai sydd ar gael.** Gan roi blaenoriaeth i gynllun gwarant morgais, byddem hefyd yn sicrhau y datblygir cynllun ecwiti a rennir wedi'i fodelu ar arferion gorau o rannau eraill o'r DU.
- **Adnewyddu Hawl i Brynu.** Dylai tenantiaid tai cymdeithasol sydd wedi treulio blynyddoedd yn troi eu tai yn gartrefi gael y cyfle i fod yn berchnogion tai. Yna, gellid neilltuo'r arian a dderbyniwyd gan Hawl i Brynu i i adeiladu tai cymdeithasol newydd.
- **Defnyddio cartrefi gwag unwaith eto.** Ym mis Mehefin 2013, roedd 32,403 o gartrefi gwag ledled Cymru.¹⁰ Rydym yn cefnogi menter Llywodraeth Cymru i ddefnyddio cartrefi gwag unwaith eto drwy fenthyciadau di-log i landlordiaid. Fodd bynnag, credwn nad yw'r targed o sicrhau y defnyddir 5,000 o gartrefi gwag unwaith eto erbyn diwedd 2016 yn ddigon uchelgeisiol. Yn aml, mae'n ymwneud â deall pam mae cartref yn wag – nid oherwydd ei fod yn dadfeilio neu nad yw'r perchennog yn fodlon cydweithredu yw'r rheswm bob tro. Mae'r Ceidwadwyr Cymreig yn deall hyn ac yn cefnogi dulliau amrywiol o fynd i'r afael â'r broblem hon.

¹⁰ *Dengys ceisiadau Rhyddid Gwybodaeth gan bob un o'r 22 awdurdod lleol bod 32,403 o gartrefi gwag wedi'u cofnodi. Fodd bynnag, ym Mhowys ac Ynys Môn, nid yw'r awdurdodau'n cofnodi'r cartrefi sy'n wag gan y landlordiaid cymdeithasol cofrestredig yn eu hardaloedd. Nid oes cronfa ddata ganolog. Mae hyn hefyd wedi cynyddu dros 7,000 ers mis Ionawr 2013.*

Targedau

Mae'r Ceidwadwyr Cymreig am gynyddu'r cyflenwad tai. Mae'n amlwg bod argyfwng ym maes adeiladu tai o ystyried bod oddeutu 91,000 o bobl yng Nghymru ar restrau aros landlordiaid cymdeithasol cofrestredig neu'r cyngor¹¹, ac mai dim ond 4,971 o gartrefi y dechreuwyd eu hadeiladu yn 2011-12. Mae'n rhaid i ni adeiladu mwy o dai ar sail asesiadau awdurdodau lleol o'r anghenion tai.

Prif Dargedau

1. Adeiladu o leiaf 14,000 o gartrefi bob blwyddyn drwy:
 - a. Model hyblyg, ond safonol, ar gyfer dyraniadau tai cymdeithasol mewn datblygiadau newydd
 - b. Defnyddio arian o werthiannau Hawl i Brynu i ailgyflenwi'r stoc
 - c. Model perchnogaeth tai cost isel
 - d. Targedau marchnad gyfan
2. Dull cydgysylltiedig gyda Llywodraeth Cymru, y diwydiant adeiladu, y sector rhentu preifat, landlordiaid cymdeithasol cofrestredig ac awdurdodau lleol a benthycwyr yn gweithio gyda'i gilydd i ddarparu'r tai sydd eu hangen ar bobl Cymru.
3. Dull sy'n canolbwyntio ar bobl wrth ystyried tai. Yn rhy aml, mae prosesau a thargedau yn cael blaenoriaeth dros bobl. Mae tai yn angen dynol sylfaenol ac mae'n rhaid i ni sicrhau bod yr anghenion hynny'n cael eu diwallu.
4. Hwb i'r economi. Am bob £1 sy'n cael ei gwario ar brosiect adeiladu yng Nghymru, mae'r economi'n elwa o £1.70.¹²
5. Y mwyafrif llethol o gartrefi gwag yn cyflawni Safon Ansawdd Tai Cymru (os ydynt yn cael eu rhentu'n breifat) neu'r System Mesur lechyd a Diogelwch ar gyfer Tai (os ydynt yn eiddo preifat) a'u darparu o'r newydd i denantiaid tai cymdeithasol, neu eu defnyddio fel tai rhent canolradd.

¹¹ *Maniffesto Llywodraeth Leol Tai Cymunedol Cymru a Gofal a Thrwsio Cymru*, Mai 2012

¹² *Maniffesto Federation of Master Builders*, 2011

Llywodraeth Cymru

Mae tai yn un o gyfrifoldebau datganoledig Cynulliad Cenedlaethol Cymru. Cyfrifoldeb Llywodraeth Cymru yw darparu ac adnewyddu tai fforddiadwy ac ar gyfer y farchnad, ynghyd â rheoliadau adeiladu.

Amlygodd adolygiad Tai y DU yn 2012 mai Llywodraeth Cymru roddodd flaenoriaeth isel i dai yn ei chyllidebau cyffredinol, er bod Cymru ynghlwm i ddeddfwriaeth sylfaenol San Steffan, ac erbyn 2009/10 roedd ganddi'r lefel gyfrannol isaf o wariant ar dai o bell ffordd ymhlith pedair gwlad y DU.¹³

Argymhellodd y Comisiwn Ewropeaidd y dylai'r DU, ac felly Cymru, fynd i'r afael ag effaith ansefydlogi prisiau tai uchel a chyfnewidiol a dyledion uchel aelwydydd drwy weithredu rhaglen diwygio tai gynhwysol i gynyddu'r cyflenwad tai a lliniaru problemau fforddiadwyedd a'r angen i'r wladwriaeth roi cymhorthdal ar gyfer tai.¹⁴

Ar hyn o bryd, mae gan Lywodraeth Cymru ddau gynllun prynu tai y gall cymdeithasau tai ac awdurdodau asesu ar eu cyfer drwy'r Grant Tai Cymdeithasol. Gellir defnyddio'r Grant Tai Cymdeithasol yn rhannol i ddarparu'r cynllun Rhentu Canolradd (opsiwn a gynigir hefyd gan gynllun Rhent yn Gyntaf Partneriaeth Tai Cymru ac ecwiti a rennir Cymorth Prynu.

Fodd bynnag, nid yw'n ofynnol i gymdeithasau tai ac awdurdodau lleol sicrhau bod y naill gynllun na'r llall ar gael. Nid oes fawr neb wedi manteisio ar y cynllun Cymorth Prynu yn y ddwy flynedd ddiwethaf, gyda dim ond 33 uned yn cael eu cymeradwyo yn 2011/12.¹⁵ Yn 2012/13, dim ond 19 o geisiadau Cymorth Prynu a gwblhawyd.¹⁶ Nid yw Llywodraeth Cymru'n monitro nac yn cadw gwybodaeth am y cynllun rhentu canolradd Rhent yn Gyntaf.¹⁷

¹³ *Papur Briffio Adolygiad Tai 2012 y DU*, Hal Pawson a Steve Wilcox

¹⁴ *Y Comisiwn Ewropeaidd, Argymhelliad y Cyngor ar raglen diwygio cenedlaethol 2012 y DU*, Mai 2012, tud.6

¹⁵ *Cwestiwn ysgrifenedig y Cynulliad 61189*, 19 Medi 2012

¹⁶ *Adroddiad Blynyddol Cynllun Buddsoddi yn Seilwaith Cymru 2013*, tud.11

¹⁷ *Cwestiwn ysgrifenedig y Cynulliad 64312*, 18 Mawrth 2013

Ym mis Tachwedd 2012, cyhoeddodd Llywodraeth Cymru y byddai'n cyflwyno cynllun gwarant morgais newydd a fyddai'n gwarantu morgeisi i hyd at 95% o bris tai newydd. Roedd y cynllun, NewBuy Cymru, i fod i ddechrau ar 3 Mehefin 2013,¹⁸ gan sicrhau hyd at 3,000 o gartrefi newydd dros dair blynedd. Fel yr eglurir yn ddiweddarach, ni wyddom o hyd a fydd y cynllun yn cael ei roi ar waith yn y pen draw, Yn olaf, ar 17 Gorffennaf 2013, cyhoeddodd y Gweinidog Tai y byddai'n rhoi cynllun ecwiti a rennir – Cymorth i Brynu Cymru – ar waith yn ddiweddarach yn 2013.¹⁹

Astudiaeth Achos: Prynwyr tro cyntaf yng Nghymru

£164,000 yw pris cyfartalog tŷ yng Nghymru ²⁰ a £24,076 yw'r cyflog cyfartalog.²¹ Mae hyn yn golygu fod prisiau tai dros wyth a hanner gwaith y cyflog cyfartalog.

Mae cyfleuster canfod morgais HSBC yn cynnig morgeisi ar bris o £164,000, ond dim ond gyda blaendal o fwy nag £20,000.²²

Ar sail morgais 35 mlynedd, bydda hyn yn golygu ad-daliadau o tua £695.90 y mis. Gan ddefnyddio cyflog net ein gweithwyr cyfartalog, byddent yn ennill £1,599.12 y mis ym mlwyddyn dreth 2013/14. Byddai 51% o'u henillion yn cael ei wario ar adalu eu morgais bob mis.

Mae hyn yn golygu fod prynu tŷ i unrhyw un sy'n byw ar eu pen eu hunain yn anfforddiadwy bron iawn. Mae gallu talu blaendal o £20,000 yn gynyddol anarferol hefyd mewn cyfnod economaidd anodd. Byddai'n rhaid i'r prynwyr tŷ cyffredin gynilo £500 y mis am dros tair blynedd, yn ogystal â thalu rhent cyn gallu gwneud cais am forgais o'r fath.

Mae prynwyr tro cyntaf yn debyg o fod am fyw yn rhywle lle gallant gael eu traed ar yr ysgol eiddo heb orfod aros am gymaint o amser i gynilo'r arian sydd ei angen. Mae cynllun Adeiladu Newydd gyda gwarant morgais neu opsiynau ecwiti a rennir, yn cynnig perchnogaeth tro cyntaf o'r fath, sy'n angenrheidiol i helpu prynwyr tro cyntaf.

¹⁸ *Lansio NewBuy Cymru*, Datganiad Ysgrifenedig, Carl Sargent, 20 Mawrth 2013

¹⁹ *Sbarduno Adeiladu Cartrefi yng Nghymru*, Datganiad y Gweinidog, 17 Gorffennaf 2013

²⁰ ONS, *Mynegai Prisiau Tai*, Awst 2013

²¹ ONS, *Enillion wythnosol cyfartlog*, Awst 2013

²² *Mortgage Finder*, Gwefan HSBC, <https://www.halifax.co.uk/mortgages/mortgage-calculator/calculator.asp>, fel ar 5 Tachwedd 2013)

Adeiladu a phrynu tai

Prynu tai a benthyciadau morgais

- Yn 2011, cyhoeddodd banciau Clydesdale a Yorkshire mai cyfartaledd oedran cyfartalog prynwyr tai yng Nghymru oedd **36**.²³
- Yn fwy diweddar, ymddengys fod hyn wedi sefydlu o gwmpas **29** oed.²⁴
- Datgelodd arolwg Agweddau Cymdeithasol Prydain 2012 yr hoffai **86%** o bobl Prydain brynu eu cartref eu hunain yn hytrach na rhentu.²⁵
- Datgelodd y Cyngor Benthycwyr Morgeisi fod **84%** o oedolion yng Nghymru'n gobeithio bod yn berchnogion tai ymhen deng mlynedd.²⁶
- Mae'r rhan fwyaf o'r rhai sy'n rhentu'n breifat neu'n rhannu gyda theulu neu ffrindiau dan 35 oed. Byddai dos hanner y rheini - **54%** yn hoffi bod yn berchnogion tai; ond dim ond **33%** sy'n disgwyl i hynny ddigwydd.²⁷

Fel y gwelir yn Atodiad 1, mae nifer y cartrefi sy'n cael eu hadeiladu yng Nghymru wedi gostwng yn sylweddol, yn enwedig yn y sector tai cymdeithasol. Mae'r sefyllfa economaidd yn y DU yn y blynyddoedd diwethaf wedi cael effaith heb os, ond mae datblygwyr sector preifat wedi dweud eu bod yn ei chael hi'n anodd iawn adeiladu yng Nghymru oherwydd gofynion awdurdodau lleol a'r amgylchedd rheoleiddio yng Nghymru. Mae'r sector rhentu cymdeithasol yng Nghymru wedi bod yn rhybuddio am argyfwng tai cymdeithasol ers dros ddegawd, wrth i gyllid grantiau tai gael ei gwtogi.

²³ Banciau Clydesdale a Yorkshire, Ebrill 2012

²⁴ *2013 sees first time buyers flying onto the ladder*, Datganiad i'r Wasg Halifax, 29 Gorffennaf 2013

²⁵ *British Social Attitudes: the 29th Report*, London: NatCen Social Research 2012, Park A, Clery E, Curtice J, Phillips M ac Utting D.

²⁶ *Welsh borrowers have higher aspirations for home-ownership than Great Britain overall*, 28 Mai 2013

²⁷ *Ibid*

Cyflenwad tai fforddiadwy

Mae llawer o awdurdodau lleol yng Nghymru yn ei gwneud yn ofynnol yn y cyfnod cynllunio i ganran o dai newydd a adeiladir fod yn dai fforddiadwy. Gall hyn olygu nad yw'r datblygiad yn hyfyw i'r datblygwr.

Yng Nghaerdydd, mae'r awdurdod lleol wedi mabwysiadu cyfradd safonol o 40% ar gyfer tai fforddiadwy mewn datblygiadau newydd o 10 uned neu fwy. Yn Sir Benfro, mae'n ofynnol i 50% fod yn dai fforddiadwy.²⁸ Mae awdurdodau eraill yn gwneud cyfran lai yn ofynnol, fel Sir Ddinbych lle mae 30% o unrhyw ddatblygiad dros bedair uned yn gorfod bod yn dai fforddiadwy. Rydym yn cydnabod y bydd nifer y tai fforddiadwy newydd yn cynyddu pe bai awdurdodau lleol yn gweithio gyda datblygwyr i sicrhau bod eu cynigion yn hyfyw, yn hytrach na phennu canran, sy'n gallu arwain at ganlyniad anfwriadol, sef cyfyngu ar ddatblygu.

Mae adroddiad chwarterol y Ffederasiwn Adeiladwyr Cartrefi ar gyfer mis Medi 2012 wedi dangos bod nifer y ceisiadau datblygu a gymeradwywyd ar gyfer tai cymdeithasol wedi gostwng 20% tra bod cynnydd wedi bod yn y rhan fwyaf o ranbarthau a gwledydd eraill y DU, gan gynnwys yr Alban²⁹ Mae nifer y prosiectau tai a gafodd ganiatâd cynllunio manwl yng Nghymru wedi bod yn gostwng a chyrhaeddodd y lefel isaf erioed o 17 yn yr un chwarter ag y cafwyd cynnydd mewn ranbarthau eraill.³⁰

Clywodd y Pwyllgor Cymunedau, Cydraddoldeb a Llywodraeth Leol dystiolaeth gan Alluogwr Tai Gwledig yn ei adroddiad *Ymchwiliad i dai fforddiadwy yng Nghymru*³¹ bod angen i Lywodraeth Cymru fynd ati i ryddhau tir sy'n eiddo i'r llywodraeth ar gyfer datblygiadau tai fforddiadwy.

²⁸ *South and West Wales Affordable Housing Targets and Thresholds*, Asbri Planning, Mawrth 2013

²⁹ *New Housing Pipeline Q2 2012 Report*, Y Ffederasiwn Adeiladwyr Cartrefi, Medi 2012, tud.3

³⁰ *Ibid*

³¹ *Ymchwiliad i dai fforddiadwy yng Nghymru*, Y Pwyllgor Cymunedau, Cydraddoldeb a Llywodraeth Leol, Ebrill 2012, tud.24

Perchentyaeth a rhenti sefydlog

Dewis pob aelwyd yw penderfynu pa opsiwn tai sy'n addas ar eu cyfer hwy. Fodd bynnag, ni ddylai'r gallu i ddewis perchentyaeth gael ei lesteirio os mai dyna eu dewis. Yn y DU, mae cyfran uchel o berchentyaeth o gymharu â rhentu preifat. Fodd bynnag, o gymharu â gwledydd eraill, er enghraifft yr Almaen, mae'r sefyllfa i'r gwrthwyneb, oherwydd natur y strwythur diogelwch tenantiaeth.

Mae'n rhaid i ni weithio gyda'r sector rhentu preifat, landlordiaid cymdeithasol, adeiladwyr cartrefi a benthydwyr i hyrwyddo'r holl opsiynau sydd ar gael ar gyfer tai yng Nghymru. Os ydym am gael system dai sy'n diwallu anghenion pobl yng Nghymru, mae'n rhaid i ni ddarparu dewisiadau ymarferol amgen i brynu'n llwyr ac ymuno â rhestr aros am dai.

Tai wrth wraidd cymunedau

Ni ddylid adeiladu tai er mwyn cyrraedd targedau'n unig. Cydnabuwyd dros y blynyddoedd na ddylid adeiladu tai cymdeithasol mewn clystyrau ar eu pen eu hunain, a bod cymunedau go iawn yn gymunedau deiliadaeth gymysg. Rhoddwyd rhwymedigaethau cynllunio Adran 106 ar geisiadau cynllunio am ddatblygu tai er mwyn cynyddu cyflenwad tai fforddiadwy a'r gyfran o dai fforddiadwy mewn datblygiadau newydd.

Fodd bynnag, yn aml ni chydabyddir ymhle y mae'r galw am dai, neu'r mathau o amwynderau sy'n ofynnol i bobl wneud eu cymunedau'n rhan o'u bywydau. Heb gynllunio priodol, yn aml gall datblygiadau preswyl gael eu gadael heb fynediad digonol i gysylltiadau trafniadaeth a all effeithio ar allu pobl i gyrraedd y gwaith, neu siopau – yn aml nid oes gan ddatblygiadau siop gornel i brynu peint o laeth hyd yn oed.

Mae'r Ceidwadwyr Cymreig yn cydnabod yr egwyddor bwysig hon ac fel rhan o'n strategaeth dai byddem yn cynnal arolwg o anghenion tai er mwyn gweld ymhle y mae angen tai, ac ymhle y mae'r angen yn ddybryd. Credwn hefyd bod yn rhaid cynllunio'n ofodol ar lefel gymunedol yn hytrach nag mewn Cynllun Datblygu Lleol o'r brig i lawr.

Byddai'r Ceidwadwyr Cymreig yn ymgynghori â'r diwydiant tai yn eang i sicrhau y gellid datblygu Adran 106 ymarferol, gydag asesiadau hyfywedd tai fforddiadwy wrth ei wraidd i'w ddefnyddio gan fenthycwyr, datblygwyr a chynllunwyr fel ei gilydd.

Mae'r Ceidwadwyr Cymreig yn cydnabod bod cymunedau wrth wraidd cyfiawnder cymdeithasol, a bod tai yn hollbwysig i sefydlu cymunedau diogel.

Edrychodd polisi'r Ceidwadwyr Cymreig, *A Vision for the Welsh High Street*, ar elfen bwysig arall o'r gymuned; sef adfywio'r stryd fawr a sicrhau ei bod yn goroesi yn yr oes ddigidol. Un o elfennau canolog

y polisi hwn yw hyrwyddo stryd fawr defnydd cymysg yng nghanol trefi. Mae Canolfan Rhagoriaeth Adfywio Cymru (CREW) yn pwysleisio hyn, gan nodi: *“Bringing housing into the town centre in above-shop premises and converted surplus retail space is very much part of any future we can craft for our High Streets.”*³²

Mae'n destun pryder mai dim ond pedwar o'r 22 awdurdod lleol yng Nghymru sy'n cofnodi'r cartrefi gwag sydd i'w cael uwchben eiddo manwerthu.³³ Mae'n rhaid mynd i'r afael â hyn, a hoffai'r Ceidwadwyr Cymreig weld y lleoliadau hyn yn cael eu defnyddio i ddod ag ymdeimlad o berchnogaeth yn ôl i'n strydoedd mawr. Yn y lle cyntaf, byddem yn dymuno gweld y mannau hyn yn cael eu hadfywio er mwyn helpu i adfywio'r mannau hyn i ysgafnhau'r ddatrys y prinder tai, a chymryd mwy o amser yn y dyfodol i gynllunio canolfannau rhyngweithio rhwng pobl lle gall tai, mannau manwerthu a chymunedol oll fodoli fel un.

Gan gydnabod y problemau arbennig o ran tai fforddiadwy a achosir gan natur wledig rhai ardaloedd a phrinder tai, byddem yn ailfywiogi a chryfhau rolau galluogwyr tai gwledig a swyddogion cartrefi gwag, ac yn ystyried darparu ar sail rhwydwaith rhanbarthol Cymru gyfan o dai gwledig.

Mae datblygiad tai yng Nghymru wedi'i lesteirio gam amgylchedd rheoleiddio ar lefel ddatganoledig. Yr hyn sydd ei angen ar Gymru yw gwell rheoleiddio, nid mwy o reoleiddio. Os ydym am ddatrys ein hargyfwng tai yng Nghymru, mae'n rhaid i ni feddwl beth fydd yn gwneud gwahaniaeth i'n cyflenwad tai yn ogystal â'r mesurau gorau ar gyfer cymunedau a thai diogel.

³² *Cartref*, Dave Adamson, Awst/Medi 2012, tud.11

³³ *Dim ond awdurdodau lleol Merthyr Tudful, Abertawe, Torfaen a Wrecsam sy'n gallu nodi pa rai o'r heiddo gwag sydd uchben eiddo manwerthu. Cafwyd y wybodaeth yn sgil ceisiadau Rhyddid Gwybodaeth i bob un o'r 22 awdurdod lleol.*

Ymddiriedolaethau Preifat

Mae buddsoddiad mewn tai cymdeithasol yn farchnad newydd a sefydlwyd 12 mlynedd yn ôl ac sydd werth £165 miliwn ar hyn o bryd.³⁴ Mae mwyafrif y cytundebau sy'n cael eu harwyddo ar hyn o bryd yn rhai pwrpasol. Mae'r math o fuddsoddwyr y maent yn eu denu yn gweld gonestrwydd a chywirdeb y buddsoddiadau hyn gan eu bod yn cynorthwyo i ddatblygu busnesau a phobl ym mhob ardal.

Isod, ceir dwy astudiaeth achos o ymddiriedolaethau preifat sy'n gweithio i ddatblygu modelau newydd, hyfyw ar gyfer adeiladu tai cymdeithasol a gweithio ledled y sector gyda'r holl randdeiliaid.

Astudiaeth Achos: Houses for Homes

Sefydlodd Phil Shanks, Prif Swyddog Gweithredol Houses for Homes yr Ymddiriedolaeth yn 2011 ar ôl gweithio yn y Sector Tai a sefydlu Cymdeithas Dai yn y gorffennol.

Model Partneriaeth Preifat Cyhoeddus yw Houses for Homes sydd wedi mentro drwy ddatblygu partneriaeth â banc buddsoddi i sicrhau swm mawr o arian i'w fuddsoddi mewn tai cymdeithasol. Un o'u hamcanion allweddol yw denu buddsoddiad preifat i helpu i ddarparu polisi tai cymdeithasol, gan alluogi i bwrs y wlad gael ei ddefnyddio'n fwy cyfrifol.³⁵

Sylwodd Houses for Homes nad oedd gwahanol rannau o'r sector fel Landlordiaid Cymdeithasol Cofrestredig ac Awdurdodau Lleol wedi dod at ei gilydd i gydweithio. Roedd cynlluniau strategol awdurdodau lleol yn ei gwneud yn anodd adeiladu cartrefi a chael tenantiaid iddynt ar sail amserlen a fyddai'n sicrhau y gellid gwario cyllid yn unol â thelerau'r cytundeb gyda'r banc.

Gwelodd drwy brynu'r tir a threfnu adeiladwyr i adeiladu'r eiddo, y gallant gael gwared ar rannau o'r broses, gydag adeiladwyr yn rhoi gostyngiadau gan fod eu gorbenion hefyd yn gostwng. Yn ei dro, roedd hyn yn gwneud rhenti is yn bosibl. Ar ôl recriwtio Landlord Cymdeithasol Cofrestredig, roeddynt yn gallu mynd â'r cynnyrch gorffenedig i awdurdod lleol, a rhoi prydles 10 mlynedd, gyda'r awdurdod lleol yn cael y cyfle i adnewyddu wedi hynny.

³⁴ *Asiant Capital*, Cynllun Busnes, cytunwyd arno gan y Cyfarwyddwr

³⁵ *Gwefan Houses for Homes* <http://www.houses4homes.co.uk/>, fel ar 1 Mawrth 2013

Yn Lloegr, mae hyn wedi arwain at gynnydd yn y cyflenwad o dai, ond pan gysylltodd Phil Shanks â phobl yng Nghymru, gwelodd bod y drws wedi'i gau'n dynn ac na allai roi'r cynllun ar waith. Dywedodd:

“[I am] a funder desperate for an opportunity to invest and who cannot see a way to do so for at least a couple of years... Wales must take urgent and radical steps to engage, coordinate and direct public and private funds to deliver the housing that Wales desperately needs.”

Dyma un o nifer o fodelau cyllido creadigol sy'n cael eu pwysu a'u mesur mewn ymdrech i ddarparu tai mwy fforddiadwy.

Astudiaeth Achos: Asiant Capital

Mae grŵp buddsoddi cymdeithasol newydd, Asiant Capital, wedi pennu nodau uchelgeisiol ar gyfer gwrthdroi'r dirywiad ym mhroffil tai Cymru. Mae'r grŵp am newid y canlyniadau masnachol, cymdeithasol ac economaidd drwy greu sefydliad i gyllido newid cymdeithasol, gyda'r gallu i roi strategaethau ar waith i'r perwyl hwnnw.

Bydd hyn yn cynnwys:

- Adfywio cymunedau mewn partneriaeth gydweithredol
- Ailintegreiddio eiddo masnachol a phreswyl gwag/gwag yn yr hirdymor
- Buddsoddiad eiddo tiriog mewn tai fforddiadwy

Bydd Asiant Capital yn hyrwyddo a chydgysylltu prosiectau sydd â bwlbh cyllido, er mwyn sicrhau eu bod yn llwyddiannus.

Sut byddant yn gweithredu:

Cyflwyniadau

Mae gan Asiant gyfleoedd sydd wedi'u cymhwyso eisoes drwy gysylltiadau proffesiynol o gyfrifyddion i gorfforaethau. Un o'r cwmnïau hyn yw UnLtd sydd wedi cynorthwyo llawer o sefydliadau llai ers degawd a mwy. Mae'r berthynas hon yn ganlyniad i un o'u cyfarwyddwyr yn ymuno â'r bwrdd buddsoddi a chynghori.

Diwydrwydd Daladwy

Ar ôl i gynghorwr Asiant gael ei gyflwyno i'r darpar sefydliad, rydym yn gweithio'n gyflym i ddadansoddi pa lefel o gymorth a chyllid sydd ei hangen arnynt. Ar ôl cwblhau'r cam hwn, byddant yn penderfynu pa bartneriaid eraill fyddai â diddordeb. Os yw Asiant yn credu nad yw'r cwmni dan sylw'n gymwys, bydd yn eu cyfeirio pryd bynnag y bo modd at ffynhonnell arbenigol arall.

Cytundebol

Mae'r cwmni llwyddiannus yn mynd ymlaen i'r lefel ystod cyllid lle bydd y manylion cytundebol yn cael eu cwblhau.

Mae Asiant yn ceisio cefnogi mentrau i alluogi iddynt fod yn fwy llwyddiannus mewn cyfnod byrrach.

(Ffynhonnell: cynllun busnes Asiant, cytunwyd ar y dyfyniadau gan y Cyfarwyddwr)

Cynlluniau Prynu Tai y DU

Llywodraeth Cymru

Cymorth Prynu

Mae'r cynllun hwn yn berthnasol i eiddo gwag a newydd mewn ardaloedd dynodedig, o fewn dalgylch awdurdod lleol. Mae'n rhaid i'r rhai sy'n gwneud cais allu cael gafael ar 70% o'r pris prynu drwy forgais neu gynilion, bod mewn sefyllfa ariannol gadarn, ond yn methu prynu cartref heb gymorth y cynllun hwn.

Rhent Canolradd

Opsiwn â chymhorthdal yw rhent canolradd sy'n cynorthwyo tenantiaid i dalu llai na rhent y farchnad, tra'n rhoi'r cyfle iddynt brynu'r cartref yn y dyfodol.

1. Rhent yn Gyntaf

Mae Rhent yn Gyntaf yn gweithredu drwy'r gymdeithas dai sy'n caffael neu'n adeiladu cartref gyda chymorth grant, a gall tenant cymwys ei rentu. Maent yn gorfod talu 'rhent canolradd' (dim mwy na 80% o rent marchnad breifat ac o fewn y Lwfans Tai Lleol perthnasol).

Os yw tenant yn dewis prynu ac mae gwerth yr eiddo ar y farchnad wedi cynyddu ers dyddiad dechrau eu tenantiaeth, bydd 50% o'r cynnydd hwn yng ngwerth yr eiddo yn cael ei drin fel cyfran ecwiti ar gyfer y tenant ar ffurf blaendal sydd wedi'i dalu eisoes, gan ostwng cymhareb benthyciad-i-werth unrhyw forgais a geir o bosibl.

Yna, gall y gymdeithas dai 'ailgylchu' yr arian o brynu'r tŷ a'i roi yn ôl i'w Grant Tai Cymdeithasol ar gyfer tai fforddiadwy pellach.³⁶

³⁶ *Rent First – intermediate rent – Final Guidance (Saesneg yn unig)*, Llywodraeth Cymru, 2011, tud.9

2. Partneriaeth Tai Cymru

Sefydlwyd Partneriaeth Tai Cymru ym mis Awst 2011, ac mae'n cael ei chyllido drwy gyfuniad o gyllid grant Llywodraeth Cymru o £3 miliwn, benthyciad o £12 miliwn gan adran fasnachol Cymdeithas Adeiladu'r Principality a £1 miliwn wedi'i gyfuno gan y pedair cymdeithas dai yn y bartneriaeth.³⁷ Mae telerau'r cynllun yn gweithredu ar yr un sail â Rhent yn Gyntaf.

Bwriad y Bartneriaeth i ddechrau oedd adeiladu 280 o gartrefi fforddiadwy; cyhoeddwyd £12 miliwn pellach ar gyfer y posibilrwydd o brynu, gan gynyddu'r cyfanswm prynu posibl i hyd at 560 eiddo newydd ar gyfer rhent canolradd, Mae'r bartneriaeth yn prynu'r eiddo ac yna'n ei brydlesu yn ôl i'r cymdeithasau tai dan sylw am gyfnod o ddeng mlynedd.³⁸

NewBuy Cymru

Bwriad Llywodraeth Cymru oedd i'r cynllun tai hwn fod mewn partneriaeth â'r Ffederasiwn Adeiladwyr Cartrefi a'r Cyngor Benthycwyr Morgeisi i helpu prynwyr tro cyntaf neu'r rhai a oedd am gymryd y cam cyntaf ar yr ysgol dai.

Byddai'r cynllun wedi gwarantu morgeisi hyd at 95% a byddai ar gael ar dai sy'n werth hyd at £250,000. Y bwriad oedd adeiladu hyd at 3,000 o gartrefi newydd dros dair blynedd, gan arwain at fuddsoddiad o £500 miliwn ym marchnad dai Cymru. Dengys ffigurau diweddar ar gyfer NewBuy yn Lloegr fod cofrestriadau ar gyfer y cynllun wedi cynyddu'n gyflym. Mae mwy na 3,700 o gartrefi wedi'u prynu drwy'r cynllun ers ei gyflwyno.³⁹

Ym mis Ebrill 2013, cyhoeddodd y Gweinidog Tai ac Adfywio y byddai'r cynllun yn cael ei ohirio. Honnodd Carl Sargent nad oedd gan NewBuy Cymru gefnogaeth adeiladwyr tai mwyach.

³⁷ *Cofnod y Trafodion*, 7 Hydref 2011

³⁸ *Ibid*

³⁹ *NewBuy Guarantee scheme, Quarterly and cumulative data for England up to 30 June 2013*, Medi 2013

Mae adeiladwyr wedi datgan yn glir eu bod yn siomedig gyda'r penderfyniad ac nad ydynt yn deall sut y daethpwyd i'r casgliad hwn. Mae cynlluniau tebyg wedi bod ar waith ers mis Mawrth 2012 yn Lloegr ac ers mis Medi 2012 yn yr Alban. Dywedodd Rheolwr Gyfarwyddwr Redrow South Wales: "We want it on the 3rd of June as promised and I'm sure every developer in Wales will still want to support this scheme."⁴⁰

Cymorth i Brynu Cymru

Rydym yn croesawu cyhoeddiad Llywodraeth Cymru ar 17 Gorffennaf y gallai model ecwiti a rennir ar sail cynllun Cymorth i Brynu Llywodraeth y DU gael ei lansio'n ddiweddarach yn 2013.⁴¹ Dywedodd y Gweinidog ar 9 Hydref 2013 ei fod yn gobeithio ei lansio cyn y Nadolig, ond na allai roi dyddiad pendant.

⁴⁰ *BBC Wales*, 19 Ebrill 2013

⁴¹ *Sbarduno Adeiladu Cartrefi yng Nghymru, Datganiad y Gweinidog*, 17 Gorffennaf 2013

Yr Alban

LIFT

Yn yr Alban, mae buddsoddiad sylweddol wedi bod yn y cynllun Ecwiti a Rennir Marchnad Agored. Mae'r cynllun, o'r enw LIFT (Low Cost Initiative for First Time Buyers) yn ei gwneud yn ofynnol i brynwyr gymryd cyfran o 60% o leiaf yn eu heiddo hyd at uchafswm o 90% ac mae Llywodraeth yr Alban yn derbyn cyfrifoldeb am y gweddill drwy gyfran ecwiti y gallant ei adennill pan fydd y prynwr yn gwerthu'r eiddo neu'n gynt.

Bwriedir LIFT ar gyfer aelwydydd ar incwm is yn bennaf. Asesir eu hincwm i bennu a ydynt yn gymwys. Nid oes meini prawf cenedlaethol ar gyfer y prawf incwm gan fod costau tai yn amrywio o un ardal i'r llall.⁴² Fodd bynnag, bydd rhan o'r meini prawf asesu yn gofyn i'r ymgeiswyr gael dyfynbrisiau gan dri gwahanol fenthycwyr morgais ar yr uchafswm y gallant ei fenthyg.

Mae LIFT yn cynorthwyo prynwyr tro cyntaf i brynu cartrefi, ond gellir ei ddefnyddio hefyd i helpu eraill. Er enghraifft, gellid helpu person anabl sy'n berchen ar dŷ nad yw'n addas ar gyfer ei anghenion i symud i dŷ mwy addas. Hefyd, rhagwelir y byddai LIFT ar gael mewn lleoliadau detholedig lle mae cynlluniau dymchwel yn effeithio ar berchen-feddiannwyr i'w helpu i brynu tŷ newydd yn yr un ardal.

Cronfa Cynorthwyo Perchnogion Tai

Mae gan Lywodraeth yr Alban gronfa i gynorthwyo i amddiffyn perchnogion tai rhag i'w cartrefi gael eu hadfeddiannu. Os yw cartrefi perchnogion mewn perygl o gael eu hadfeddiannu, gall Llywodraeth yr Alban ymyrryd drwy ddau gynllun, fel rhan o'r Gronfa Cynorthwyo Perchnogion Tai

⁴² LIFT (formerly HomeStake) - a shared equity scheme operating in Scotland, Y Cyngor Benthycwyr Morgeisi, 18 Chwefror 2013

- y cynllun Mortgage to Rent;
- y cynllun Mortgage to Shared Equity.

O dan y cynllun **Mortgage to Rent**, gall y Llywodraeth drefnu i landlord cymdeithasol brynu'r tŷ ac i'r perchennog barhau i fyw yno fel tenant. Mae'r cynllun **Mortgage to Shared Equity** yn golygu bod Llywodraeth yr Alban yn cymryd cyfran o werth ariannol y tŷ. Mae hyn yn groes i gynlluniau ecwiti a rennir sydd ar waith fel arfer.

Rhent Canolradd ac Ecwiti a Rennir

Mae Llywodraeth yr Alban yn cyfrannu'n bennaf at y ddeiliadaeth perchentyaeth drwy ddarparu rhenti canolradd sy'n golygu eu bod yn cymryd cyfran ecwiti a rennir.

Lloegr

Yn Lloegr, mae cynlluniau amrywiol wedi'u lansio sy'n galluogi i'r rhai sydd am gael troedle ar yr ysgol eiddo ddewis y dull sy'n briodol ar eu cyfer nhw. Mae setliadau penodol hefyd ar gyfer pobl hŷn a gweithwyr y lluoedd arfog.

Cydberchnogaeth

- Prynu rhwng 25% a 75% o'r eiddo
- Mae'n rhaid i'r aelwyd ennill llai na £60,000
- Y gymdeithas dai sy'n berchen ar y gweddill a byddwch yn talu rhent ar y gyfran honno
- Taliadau gwasanaeth posibl am waith ar du allan yr adeilad
- Opsiwn i brynu mwy pan allwch fforddio hynny drwy 'gynyddu cyfran eich perchentyaeth'

New Buy: Lloegr

Nod y cynllun hwn yw helpu darpar berchnogion tai i gael morgais o hyd at 95% ar gyfer tŷ newydd gan adeiladwyr sy'n cymryd rhan.⁴³

Mae'r meini prawf yn cynnwys:

- Mae'n rhaid cael blaendal o 5%
- Gall y cartref fod yn werth hyd at £500,000, ond nid oes cap ar incwm
- Nid yw cartrefi ar gael ar gyfer cydberchnogaeth neu ecwiti a rennir, nac ar gyfer ail gartrefi a phrynu i osod
- Ni ellir cael morgais llog yn unig

Yn eu canlyniadau interim ym mis Rhagfyr, tynnodd Redrow sylw at wahaniaeth sylweddol rhwng marchnadoedd tai Cymru a Lloegr;

“NewBuy is not yet available, and there is no proposal for an equivalent of FirstBuy, we are not seeing the same stimulus to the new-homes market in England.”⁴⁴

Tynnodd Cadeirydd Redrow sylw at elfennau eraill sy'n gwneud y farchnad yn anodd gweithio ynddi yng Nghymru, fel newidiadau arfaethedig i reoliadau adeiladu Cymru.

“As a company with its headquarters in Wales, it is disappointing to note that our South Wales region is the only one of our nine regional businesses not experiencing notable growth.”⁴⁵

Cymorth i Brynu

Lansiwyd Cymorth i Brynu yng nghyllideb y DU ym mis Mawrth 2013. Mae'r cynllun yn estyniad o NewBuy ac mae hefyd yn cynnwys FirstBuy ar gyfer tai newydd sydd wedi'i ymestyn i gartrefi sy'n werth £600,000. Mae elfen gwarant morgais y cynllun yn gymwys

⁴³ Mae NewuBuy Cymru wedi'i seilio ar batrwm y cynllun sydd ar waith yn Lloegr a'r Alban.

⁴⁴ *Interim Results for the six months to 31 December 2012*, Redrow plc, 26 Chwefror 2013

⁴⁵ *Redrow Boss blasts Welsh Government's housing policies*, *Walesonline*, 26 Chwefror 2013

ledled y DU. Dygwyd y cynllun hwn ymlaen o ddechrau 2014 i 8 Hydref 2013, ond ar gyfer ceisiadau yn unig. Telir morgeisi o 1 Ionawr 2014 ymlaen.

"The Help to Buy mortgage guarantee scheme – while still embryonic as yet – holds significant firepower, and has the potential to increase activity from 2014."⁴⁶

Bob Parnell – Prif economegydd CML

Funding for Lending

Cyflwynodd Llywodraeth y DU *Funding for Lending* yn ystod haf 2012 gyda buddsoddiad cychwynnol o £80 miliwn i helpu banciau i gynyddu eu benthyciadau i fusnesau ac ar gyfer morgeisi. Er i'r cynllun arwain at gynnydd cymedrol mewn benthyciadau busnes i ddechrau, cynyddol benthyciadau morgeisi'n sylweddol.

Nododd Redrow, adeiladwyr tai mwyaf y DU, bod y cynllun yn:

"helping to reduce the cost of mortgages for both the new homes and second hand markets."⁴⁷

"Funding for Lending doesn't have a border so that has been extremely helpful for the new homes market and the second-hand market because it is available to reduce costs for first time buyers, that is one positive thing that Wales has benefited from because there is no border."⁴⁸

Steve Morgan – Redrow

"Since the launch of the Government's Funding for Lending scheme we have seen mortgage rates hit an all-time low, really

⁴⁶ *Gross mortgage lending up 9% in March*, Council of Mortgage Lenders, 19 Ebrill 2013

⁴⁷ Redrow plc, *Interim Results for the six months to 31 December 2012*, 26 Chwefror 2013

⁴⁸ Op cit, *Walesonline*, 26 Chwefror 2013

*making a difference to affordability. These proposals [Help to Buy] will, just as importantly, address accessibility, and provide a genuine solution to the challenge of raising a deposit. Working together these two schemes will get more people on and moving up the property ladder.*⁴⁹

Stephen Noakes – Cyfarwyddwr Morgeisi Grŵp Bancio Lloyds

Gwerthiannau Hawl i Brynu yn Lloegr

Roedd Strategaeth Tai Lloegr, a lansiwyd yn 2011, yn tynnu sylw at y ffordd yr arweiniodd y gostyngiad mewn disgowntiau a roddwyd i denantiaid mewn tai cymdeithasol at fawr ddim gwerthiannau eiddo hawl i brynu ar ôl 2008. Mae Llywodraeth bresennol y DU wedi adfywio'r system, gan gynnig uchafswm disgownt uwch i denantiaid.⁵⁰

Mae'r disgownt yn cynyddu gyda hyd y denantiaeth. Mae'n cael ei bennu ar **35%** o werth yr eiddo ynghyd ag **1%** y flwyddyn os yw'r tenant wedi byw yn yr eiddo am fwy na phum mlynedd, gydag uchafswm disgownt o **60%** ar gyfer tai a **70%** ar gyfer fflatiau. Mae'r uchafswm disgownt wedi'i gapio ar **£75,000** hefyd.

Polisi Llywodraeth y DU yw bod cartref arall yn cael ei adeiladu neu ei brynu am bob un a werthir.

- Yn 2012-13, amcangyfrifwyd bod awdurdodau lleol wedi gwerthu 5,944 annedd o dan y cynllun Hawl i Brynu. Gwnaed £367 miliwn o'r gwerthiannau hyn.
- Yn 2012-13, dechreuwyd adeiladu neu prynwyd **844 annedd** gan yr awdurdodau lleol hyn.⁵¹

⁴⁹ *Help for borrowers with small deposits will only work if Government gets the details right say mortgage banks*, Mindful Money, 20 Mawrth 2013

⁵⁰ *Laying the Foundations, A Housing Strategy for England*, Tachwedd 2011, tud.26

⁵¹ *Right to Buy Sales in England: 2013-14 Quarter 1 (Apr-Jun)*, 22 Awst 2013

First Steps: Perchentyaeth yn Llundain

Yn Llundain, mae First Steps, sef model ecwiti a rennir a sefydlwyd i gydnabod nodweddion unigryw marchnad Llundain, yn ystyried cyflogau'r brifddinas ac yn cydnabod na fyddai llawer yn gallu prynu heb gymorth. Mae yna First Steps Intermediate Rent hefyd, sy'n helpu'r rhai yn y sector tai cymdeithasol i berthentyaeth os ydynt yn credu mai dyna'r opsiwn priodol iddyn nhw.

O dan y cynllun a lansiwyd yn 2008 gan Boris Johnson, Maer presennol Llundain, mae unrhyw brynwr tro cyntaf sydd ag incwm yr aelwyd dan £66,000 y flwyddyn yn gymwys i brynu neu rentu cartref un neu ddwy ystafell wely, neu dan £80,000 y flwyddyn i brynu neu rentu cartref teulu tair ystafell wely neu fwy ar unwaith.

- Bodoli yn Llundain ar gyfer pobl sydd am brynu yn Llundain
- Rhai grwpiau'n cael blaenoriaeth: Tenantiaid cymdeithasau tai a'r Cyngor, Gweithwyr y Lluoedd Arfog a phrynwyr tro cyntaf
- Nid oes rhaid i chi fod yn brynwr tro cyntaf, ond mae'n rhaid i chi fod wedi gwerthu'ch cartref presennol cyn cael manteisio ar y cynllun hwn
- Caniatáu i chi brynu neu rentu
- Mae'r opsiwn i brynu'n cael ei gynnig yn awr drwy Cymorth i Brynu
- Gelwir yr opsiwn rhentu yn Rent to Save ac mae'n opsiwn rhentu canolradd lle mae tenant yn talu llai na rhent y farchnad er mwyn cynilo ar gyfer blaendal. Yna, gall y tenant fynd ymlaen i brynu drwy delerau Ecwiti a Rennir neu fenthyciad ecwiti.

Ecwiti a Rennir a Gwarant Morgais

Er gwaethaf y sefyllfa economaidd sydd ohoni, mae cyfran uchel o bobl ifanc ac oedolion am fod yn berchnogion tai o hyd. Mae'r Ceidwadwyr Cymreig yn credu y bydd nifer o wahanol gynlluniau'n codi diwydiant adeiladu tai Cymru o'r marweidd-dra hwn yn y farchnad, a rhoi'r gallu i ddarpar berchnogion tai ymuno â'r farchnad yn y ffordd sydd fwyaf addas ar eu cyfer.

Roedd yr ymatebion i'r ymgynghoriad *Papur Gwyn - Cartrefi i Gymru* yn cydnabod bod llawer o waith yn cael ei wneud yn Lloegr i ddatblygu cynllun 'Newbuy' ac felly bod mantais i fabwysiadu cynllun mor debyg i'r cynllun hwnnw â phosibl, gan sicrhau bod benthycwyr ac adeiladwyr tai Cymru yn gallu cymryd rhan⁵²

Mae cynlluniau tebyg wedi bod at waith ers mis Mawrth 2012 yn Lloegr ac ers mis Medi 2012 yn yr Alban. Roedd y Ceidwadwyr Cymreig yn awyddus iawn i weld cynllun gwarant morgais ar waith mewn ffordd amserol a phriodol.

Felly, roeddem yn cefnogi cynllun NewBuy Cymru Llywodraeth Cymru, a oedd i fod i ddod i rym ar 3 Mehefin 2013, a oedd yn rhoi addewid i warantu morgaesi hyd at 95%, a fyddai wedi darparu 3,000 o gartrefi newydd dros dair blynedd. Fodd bynnag, ymddengys yn awr na fydd y cynllun hwn yn mynd rhagddo bellach yn ôl y bwriad, sy'n siomedig dros ben.

O ddatganiad y Gweinidog ar 17 Gorffennaf 2013, ymddengys y bydd Llywodraeth Cymru yn lansio cynllun ecwiti a rennir bellach sy'n seiliedig ar gynllun Cymorth i Brynu Llywodraeth y DU, sef Cymorth i Brynu Cymru.

Gall cynlluniau Ecwiti a Rennir fod yn fwy atyniadol i fenthycwyr. Mae'n rhaid benthycu arian i warantu canran y benthyciad sy'n cael ei brynu gan y darpar berchennog tŷ. Mae hyn hefyd yn addas i'r rhai ar gymarebau pris-i-incwm arferol gan fod hyn yn gwneud perchentyaeth yn fwy fforddiadwy i lawer, gan olygu bod eu blaendal yn is, a hyd yn oed gyda benthyciad ecwiti ar ben hynny, gall eu treuliau fod yn is weithiau nag ar fodel cydberchnogaeth, lle

⁵² *Cartrefi i Gymru, Ymgynghoriad - Crynodeb o Ymatebion*, Hydref 2012, tud.10

byddai'r perchennog tŷ yn talu rhent a thaliadau morgais. Byddem o blaid polisi tai a fyddai'n rhoi'r cyfle i ddarpar berchnogion tai ddewis yr opsiwn sydd fwyaf addas ar eu cyfer.

Rydym yn croesawu ymrwymiad Llywodraeth Cymru i gyflwyno Cymorth i Brynu Cymru yn sgil cynllun Llywodraeth y DU, ond yn credu y gallai mwy fod wedi cael ei wneud yn gynt gyda'r cynllun gwarant morgais i gynorthwyo darpar berchnogion tai.

Cynnig 1 y Ceidwadwyr Cymreig – Adeiladu tai

Mae adeiladu tai wrth wraidd economi iach ac mae'n hollbwysig ar gyfer diwallu anghenion cymdeithas. Felly, credwn y dylai fod yn ganolog i unrhyw strategaeth dai. Gall gofynion tai fforddiadwy, a bennir gan awdurdodau lleol, olygu bod adeiladwyr yn ystyried nad yw datblygiadau'n fasnachol hyfyw, ac felly ni fyddant yn adeiladu. Mae'r Ceidwadwyr Cymreig yn credu bod hyn yn wrthgynhyrchol.

Mae'r Ceidwadwyr Cymreig o blaid cynlluniau fforddiadwy sy'n galluogi benthydwyr i ymgysylltu â darpar brynwyr ac yn credu y bydd nifer o wahanol gynlluniau'n codi diwydiant adeiladu tai Cymru o'r marweidd-dra hwn yn y farchnad, a rhoi'r gallu i ddarpar berchnogion tai a thenantiaid ymuno â'r farchnad yn y ffordd sydd fwyaf addas ar eu cyfer. Fodd bynnag, os na eir i'r afael ar unwaith yn effeithiol â'r fiwrocratiaeth sy'n achosi i gwmnïau adeiladu ystyried adeiladu y tu allan i Gymru, ni fydd y galw'n cael ei fodloni a bydd hyn yn creu swigen.

Mae'r Ceidwadwyr Cymreig yn frwd o blaid bywiogi'r sector adeiladu tai yng Nghymru. Os na ellir adeiladu datblygiadau tai oherwydd targedau tai fforddiadwy uchel, yna ni fydd unrhyw dai newydd yn cael eu hadeiladu. Dylai awdurdodau lleol ystyried Aseidiadau Hyfywedd a gynhelir gan adeiladwyr er mwyn sicrhau bod cymaint o gartrefi fforddiadwy'n cael eu darparu â phosibl drwy asesu'r hyn sy'n ymarferol mewn gwirionedd yn hytrach na tharged pellgyrhaeddol a allai rwystro darpariaeth. Drwy seilio darpariaeth tai fforddiadwy mewn datblygiadau tai newydd ar Aseidiadau Hyfywedd, mae'n llawer mwy tebygol y bydd mwy o dai'n cael eu hadeiladu a mwy o dai fforddiadwy yn sgil hynny.

Mae'r Gweinidog Tai wedi sylweddoli i raddau bod rheoliadau adeiladu'n rhwystro adeiladu, ac mae wedi gohirio rhai o ymrwymadau Llywodraeth Cymru er mwyn sbarduno gwaith adeiladu.⁵³ Rydym yn croesawu'r tasglu bach a sefydlwyd gan y

⁵³ *Sbarduno Adeiladu Cartrefi yng Nghymru*, Datganiad y Gweinidog, 17 Gorffennag 2013

Gweinidog ym mis Gorffennaf 2013 a fydd yn adrodd i gyfarwyddwr tai awdurdod lleol maes o law.⁵⁴ Mae'r Ceidwadwyr Cymreig am weld mwy o ddealltwriaeth o'r sector, ac addewid y bydd polisi yn y dyfodol yn cael ei lunio gyda darparwyr tai er mwyn diwallu'r angen am dai.

Mae'r Ceidwadwyr Cymreig o blaid dull o ymdrin â thai sy'n ystyried y farchnad yn ei chyfanrwydd a fyddai'n cael ei weithredu o dan ein Comisiwn Tai Cymru arfaethedig. Corff parhaol fyddai hwn a fyddai'n sicrhau y gellid mynd i'r afael yn brydlon ac yn effeithiol ag unrhyw bryderon sy'n wynebu'r diwydiant adeiladu, benthycwyr, y sector tai cymdeithasol a landlordiaid preifat. Mae'n rhaid i ni sicrhau nad yw rheoliadau'n feichus. Rydym yn croesawu ymgysylltiad Llywodraeth Cymru, ond cam bach ymlaen yn unig yw hwn. Credwn fod angen sefydlu'r Comisiwn os ydym am fynd i'r afael â'r argyfwng cyfenwad tai mewn ffordd ymarferol y gellir ei chyflawni.

Yn olaf, mae'r Ceidwadwyr Cymreig am weld dulliau mwy cydgysylltiedig o ymdrin â sgiliau. Mae gweithwyr medrus newydd yn hollbwysig i adeiladu tai, ac mae'n rhaid i ni sicrhau bod y doniau hyn yn cael eu meithrin. Mae'n rhaid i ni annog cysylltiadau rhwng cymunedau lleol, ysgolion, colegau a chwmnïau adeiladu er mwyn i bobl ifanc fedrus newydd ymuno â sector adeiladu wedi'i fywiogi o'r newydd.

⁵⁴ *Ibid*

Cynnig 2 y Ceidwadwyr Cymreig – Hawl i Brynu

Datgelodd y Cyngor Benthycwyr Morgeisi fod 84% o oedolion yng Nghymru'n gobeithio bod yn berchnogion tai ymhen deng mlynedd⁵⁵. Datgelodd arolwg cynharach o Brydain gyfan fod 36% o'r rhai mewn tai cymdeithasol am fod yn berchnogion tai ymhen dwy flynedd, gan godi i 43% ymhen deng mlynedd.⁵⁶ Byddai mwy na hanner y rhai dan 35 oed sy'n rhentu ar hyn o bryd, sef 54%, am fod yn berchnogion tai ond dim ond 33% sy'n disgwyl i hynny ddigwydd.⁵⁷

Dylai'r tenantiaid hyn gael y cyfle i brynu'r tŷ y maent wedi treulio blynyddoedd lawer yn ei droi yn gartref, gyda disgownt ar bris y farchnad sy'n ei wneud yn fforddiadwy. Yna, gellid **neilltuo'r** arian a dderbynnir drwy Hawl i Brynu i adeiladu tai cymdeithasol newydd.⁵⁸

Mae Hawl i Brynu wedi'i ystyried fel gweddillion cyfundrefn o'r 80au, ond mae wedi bod yn llwyddiannus tu hwnt - mae'r cynllun wedi'i adfywio yn Lloegr ac mae'r arian o werthiannau wedi'i wario ar adeiladu neu brynu eiddo newydd i'w osod fel eiddo cymdeithasol.

Mae'r Ceidwadwyr Cymreig yn cydnabod gwerth y polisi hwn, ond hefyd ei heriau. Credwn y dylai pobl gael y cyfle i brynu eu cartrefi os ydynt am wneud hynny, ond rydym hefyd yn deall bod angen sbarduno'r sector adeiladu ac adeiladu mwy o dai oherwydd y diffyg adeiladu ers mwy na degawd yng Nghymru.

Drwy bartneriaeth â busnesau adeiladu Cymru, awdurdodau lleol, landlordiaid cymdeithasol cofrestredig a Llywodraeth Cymru, byddem yn sicrhau yn y lle cyntaf bod cyflenwad digonol o dai ar gael. Elfen ganolog o'n gweledigaeth yw cynnal y cyflenwad tai a

⁵⁵ *Welsh borrowers have higher aspirations for home-ownership than Great Britain overall*, 28 Mai 2013

⁵⁶ *Strong desire for home-ownership remains, but can it be fulfilled?*, Cyngor Benthycwyr Morgeisi, 13 Mehefin 2012

⁵⁷ *Ibid*

⁵⁸ O dan y Cynllun Cymhorthdal Cyfrif Refeniw Tai ar hyn o bryd, mae arian yn cael ei anfon i Drysorlys y DU, fodd bynnag mae trafodaethau ar waith i roi diwedd ar hyn.

sicrhau nad yw'n cael ei ddisbyddu gydag amser, gyda'r arian o werthiannau'n cael ei ddyrannu yn ôl i adeiladu tai.

Rydym yn ymwybodol hefyd o'r feirniadaeth bod tai yn cael eu prynu ac yn aml eu bod ar y farchnad i'w hailwerthu o fewn ychydig flynyddoedd; sy'n golygu bod y perchennog gwreiddiol yn gwneud elw sylweddol ac yn gadael eu cymuned, neu fod y tŷ yn cael ei gynnig ar sail prynu-i-osod. Nid hyn yw bwriad polisi Hawl i Brynu y Ceidwadwyr Cymreig; credwn y dylai'r cynllun fod ar gael i'r rhai sydd am gael sefydlogrwydd a pherchnogaeth. Dyna pam y byddem yn awgrymu polisi lle byddai cartref a fyddai'n cael ei werthu o fewn pum mlynedd i'w brynu yn golygu y byddai'n rhaid i'r perchennog ad-dalu cyfran o'r disgownt a dderbyniwyd ganddynt wrth brynu yn ôl graddfa symudol a fyddai'n adlewyrchu nifer y blynyddoedd y maent wedi bod yn berchen ar yr eiddo.

Cynnig 3 y Ceidwadwyr Cymreig – Cartrefi Gwag

Er i Lywodraeth Cymru lansio'r cynllun Troi Tai'n Gartrefi i ddefnyddio cartrefi gwag unwaith eto; mae'r targedau presennol yn rhy isel o hyd i sicrhau ateb hirdymor. Y nod yw defnyddio 5,000 eiddo unwaith eto erbyn diwedd 2016, er yr amcangyfrifir bod 33,500 o gartrefi gwag ledled Cymru.⁵⁹

Mae cartrefi gwag yn difwyno cymuned, gyda thai yn troi'n annrhigiadwy ac yn dadfeilio yn gyflym iawn. Mae Asiantaeth Cartrefi Gwag Cenedlaethol Lloegr yn tynnu sylw yn ei strategaeth at rai o'r problemau, yn enwedig y rhai sy'n destun pryder i gymunedau: gall cartrefi sy'n mynd yn wastraff godi gwrychyn rhai pobl pan fo cymaint o bobl heb do addas uwch eu pennau; neu wrthwynebu adeiladu tai newydd y mae mawr eu hangen gan nad yw cartrefi presennol yn cael eu defnyddio'n briodol.⁶⁰

Dosberthir tai gwag fel y rhai sydd wedi bod yn wag ers mwy na chwe mis, ac fe'u hystyrir yn anheddau gwag hirdymor.⁶¹ Ym mis Ionawr 2013, roedd 6,265 o gartrefi gwag yng Nghaerdydd yn unig.⁶² Ledled Cymru, mae 32,403 o gartrefi wedi bod yn wag am fwy na blwyddyn.⁶³ Dywedodd Huw Lewis, y cyn Weinidog Tai ym mis Ionawr 2013 bod 2,000 o gartrefi bellach yn cael eu defnyddio unwaith eto ⁶⁴; ond gan nad yw'r niferoedd yn cael eu coladu'n ganolog neu eu cyhoeddi'n rheolaidd, ni ellir gweld faint o dai newydd sy'n dod yn wag.⁶⁵

Byddem o blaid model wedi'i rannu tebyg i raglen Llywodraeth y DU lle mae'r arian sy'n cael ei wario ar ddefnyddio cartrefi gwag unwaith eto yn cael ei roi i'r Asiantaeth Cartrefi a Chymunedau, grwpiau cymunedol a landlordiaid cymdeithasol cofrestredig. Ar 1

⁵⁹ *Surveyors warning over derelict homes rise in Wales*, BBC Wales, 8 Ionawr 2013

⁶⁰ *National Empty Homes Action Plan*, Hydref 2009

⁶¹ *Welsh Empty Property Initiative "House into Homes"*, Lavender a Wilson, Mehefin 2012

⁶² *Cais Rhyddid Gwybodaeth 03686, Cyngor Caerdydd* Awst 2013

⁶³ *Cais Rhyddid Gwybodaeth gan bob un o'r 22 awdurdod lleol*, Mehefin 2013

⁶⁴ *Cofnod y Trafodion*, 8 Ionawr 2013

⁶⁵ *Dwyeddod y Gweinidog dros Dai ac Adfywio 5 Tachwedd 2013 y byddai 900 o gartrefi fod ar erbyn diwedd y flwyddyn ariannol 2013/14. (Cofnod y Trafodion)*

Ebrill 2013, diddymodd Llywodraeth y DU y 'gostyngiadau treth arbennig ar gyfer cartrefi gwag ac ail gartrefi' a oedd wedi bod yn wag am ddwy flynedd neu fwy, Credwn y dylai pŵer i godi cyfraddau Treth Gyngor uchel gael ei gyfyngu i eiddo sydd wedi bod yn wag am fwy na dwy flynedd, yn hytrach na blwyddyn, sef y model a gynigir gan Lywodraeth Cymru, er mwyn sicrhau sensitifrwydd i amgylchiadau unigol - fel perchnogion mewn profedigaeth neu berchnogion â phroblemau cymhleth y gellid, gyda chymorth, eu datrys.

Camau gweithredu'r DU ar gartrefi gwag

Lloegr

Roedd strategaeth *Laying the Foundations: A Housing Strategy for England*, Llywodraeth y DU yn cynnwys manylion cyllid cyfalaf o £100 miliwn o Raglen Cartrefi Fforddiadwy 2011-15 a oedd wedi'i neilltuo i fynd i'r afael ag eiddo gwag hirdymor na fyddai'n cael ei ddefnyddio unwaith eto heb ymyrraeth ariannol ychwanegol.

Roedd £70 miliwn o'r cyllid hwn wedi'i neilltuo i'r Asiantaeth Cartrefi a Chymunedau ddarparu rhaglen o ddefnyddio eiddo gwag unwaith eto fel tai fforddiadwy. Mae'r £30 miliwn arall ar gael i grwpiau cymunedol a gwirfoddol drwy raglen gyllid ar wahân. O 25 Chwefror 2013 ymlaen, mae cyfanswm yr arian wedi'i gynyddu i £160 miliwn, gyda'r targed o ddefnyddio 11,200 o gartrefi sydd wedi bod yn broblem unwaith eto.⁶⁶

Ym mis Mehefin 2013, cyhoeddodd Don Foster, y Gweinidog Cymunedau £91 miliwn pellach i fynd i'r afael â'r mater, gyda £61 miliwn ar gyfer Cylch Dau rhaglen gyllido cartrefi gwag a £30 miliwn i glystyrau a fydd yn mynd i'r afael â phroblemau aciwt mewn dinasoedd penodol.⁶⁷

Yr Alban

Mae Llywodraeth yr Alban wedi rhoi addewid o hyd at £4 miliwn ar gyfer Cronfa Benthyciadau Cartrefi Gwag, sef cronfa deng mlynedd sydd â'r nod o ddefnyddio 478 o dai unwaith eto fel tai fforddiadwy. Mae'r prosiectau wedi derbyn eu cyllid ac mae disgwyl i'r rhai sy'n

⁶⁶ *Increasing the number of available homes*, Yr Adran Cymunedau a Llywodraeth Leol, 25 Chwefror 2013, Gov.Uk, fel ar 30 Ebrill 2013

⁶⁷ *£91 million cash to tackle over 6,000 empty and derelict homes*, Yr Adran Cymunedau a Llywodraeth Leol, 20 Mehefin 2013

benthyg arian ar gyfer adnewyddu eu tai dalu o leiaf 60% o'r cyllid yn ôl erbyn 2019/20 a'r cyfan erbyn 2023/24.⁶⁸

Cymru

Mae gan Lywodraeth Cymru gynllun o'r enw Troi Tai'n Gartrefi sydd â'r nod o ddefnyddio 5,000 o gartrefi gwag unwaith eto erbyn yr etholiad nesaf yn 2016. Yn ei ddatganiad i'r siambr ar 8 Ionawr, dywedodd Huw Lewis, y Gweinidog Tai ar y pryd, bod 2,000 eiddo yn cael eu defnyddio unwaith eto ers lansio'r cynllun ym mis Chwefror 2012.

Roedd y Gweinidog yn gwadu'r stori gan BBC Wales ar 8 Ionawr 2013 a honnodd fod 33,789 o gartrefi gwag yng Nghymru ym mis Mawrth 2012, ac mai'r ffigur y llynedd oedd 23,000.⁶⁹ Dywedodd y Gweinidog bod pob awdurdod lleol bron iawn yn manteisio ar eu cynllun Troi Tai'n Gartrefi; sef benthyciad di-log gan Lywodraeth Cymru a weinyddir gan awdurdodau lleol i adnewyddu cartrefi gwag a'u defnyddio unwaith eto fel tai cymdeithasol. Ni all y perchennog ddefnyddio'r benthyciad i adnewyddu'r cartref at ei ddefnydd ei hun.

⁶⁸ *Gwefan Llywodraeth yr Alban, Empty Loans Fund*, fel ar 14 Awst 2013

⁶⁹ *Cofnod y Trafodion*, 8 Ionawr 2013

Astudiaeth Achos: Cartrefi Gwag Sir Ddinbych

Disgrifiodd Swyddog Cartrefi Gwag Cyngor Sir Ddinbych sut aethant i'r afael â'r cartrefi a oedd ganddynt yn yr ardal.

“Cynigiwyd grantiau cartrefi gwag am gyfnod byr i helpu perchnogion i sicrhau y gellid defnyddio eu heiddo unwaith eto.”⁷⁰ Rhoddwyd grantiau o hyd at £10,000 neu 50% o'r gwaith a oedd angen ei wneud. Roedd y Cyngor yn cynnig rheoli'r gwaith ar ran y perchnogion a oedd yn cynnwys cynnal arolygon, gweithio ar restr o'r gwaith, paratoi tendrau i gontractwyr a gymeradwyir gan yr awdurdod lleol, cwblhau gwiriadau gwerth am arian ac yna goruchwyllo'r gwaith tan iddo gael ei gwblhau.

Ar ôl i'r gwaith gael ei gwblhau, gofynnodd y cyngor i Dai Sir Ddinbych am unrhyw enwebiadau a gafwyd gan deuluoedd a oedd am gael eiddo o'r maint hwnnw yn yr ardal dan sylw. Felly, roedd y cartrefi'n cael eu defnyddio unwaith eto fel tai fforddiadwy ar gyfer y rhai a oedd angen tai.

Byddai cymdeithas dai (Tai Gogledd Cymru gan amlaf) yn rheoli'r eiddo ar ran y landlord felly, am gyfnod yr amodau grant, byddai'r tŷ yn dod yn rhan o'u portffolio i bob diben a byddai Swyddog Tai yn cael ei ddyrannu i'r tenantiaid er mwyn rheoli ymddygiad a sicrhau bod y rhent yn cael ei dalu i'r landlord.

Sbardunwyd yr holl broses hon gan lythyr, holiadur a llyfryn gwybodaeth a anfonwyd i berchennog pob cartref gwag a nodwyd ar ddechrau pob blwyddyn ariannol gan dîm y Dreth Gyngor yn gofyn pa berchnogion tai oedd â diddordeb mewn sicrhau bod eu heiddo yn cael ei ddefnyddio unwaith eto.

Roedd gan y Cyngor gronfa ddata gynhwysfawr hefyd lle'r oeddynt yn gallu rhoi 'sgôr' i gartrefi gwag ar sail matrices blaenoriaeth er mwyn deall yr eiddo a oedd yn achosi'r problemau mwyaf dyrys yn y sir, ymhle yr oeddynt ac a oedd mwy nag un asiantaeth yn ymwneud â'r mater.

Mae gan bob cartref ei hanes ei hun - mae dull Sir Ddinbych yn canfod y cartrefi sy'n wag a'r rheswm am hynny. Maent yn sensitif i amgylchiadau unigol - fel perchnogion mewn profedigaeth neu berchnogion gyda phroblemau cymhleth y gellid, gyda chymorth, eu datrys.

⁷⁰ *Swyddog Cartrefi Gwag Sir Ddinbych*, e-bost dyddiedig mis Mawrth 2013

Casgliad

Mae'r Ceidwadwyr Cymreig yn benderfynol o roi lle canolog i dai mewn gwaith adfywio cymunedol a sicrhau ei fod ar frig agenda Llywodraeth Cymru. Fel y nododd yr Athro Steve Wilcox yn Adolygiad Tai 2012 y DU; hyd yn oed cyn i'r Cynulliad Cenedlaethol gael pwerau deddfu yn 2011 roedd tai yn isel iawn ar ei restr o flaenoriaethau.

Fodd bynnag, mae llawer o adroddiadau pwyllgor wedi bod ar y pwnc, gan gynnwys *Gwneud y mwyaf o'r Sector Tai Rhent Preifat a Cwrdd â'r Her Tai* cyn dau Bapur Gwyn diweddaraf y Llywodraeth ar dai. Efallai bod mwy o adroddiadau ar y pwnc nac ar unrhyw faes polisi arall. Mae'r Ceidwadwyr Cymreig yn credu ei bod yn amser i weithredu ac nad yw'r camau a'r targedau yn ddigon uchelgeisiol. Mae'n rhaid i ni wneud mwy, nid oherwydd nodau ideolegol, ond oherwydd bod tai yn gwbl sylfaenol i iechyd a lles.

Mae'r Ceidwadwyr Cymreig o blaid targedau uchelgeisiol, ond hyblyg a realistig, a dod â'r farchnad gyfan at ei gilydd i'w cyflawni.

Rydym yn credu ac yn cydnabod hefyd bod yn rhaid i bolisiâu fod yn gynaliadwy. Mae'n rhaid i ni sicrhau bod y cyflenwad tai yn parhau i ddiwallu anghenion amrywiol poblogaeth sy'n newid; drwy hyrwyddo marchnad dai sy'n cynorthwyo pobl gydol eu bywydau, law yn llaw ag adeiladu tai er mwyn sicrhau nad yw'r farchnad yn amrywio'n beryglus, a benthycu cyfrifol.

Drwy hyrwyddo cynlluniau gwarant morgaeisi ac ecwiti a rennir a fydd yn cyd-fynd â pholisiâu cyfredol Llywodraeth Cymru a Llywodraeth y DU, byddem yn cynyddu nifer y cartrefi sy'n cael eu dechrau a'u cwblhau. Rydym o blaid creu sylfaen i bobl ifanc a theuluoedd uchelgeisiol i fod yn berchen ar eu cartrefi eu hunain.

- Drwy sicrhau bod asesiadau hyfywedd yn cael eu hystyried wrth **adeiladu tai fforddiadwy** ar bob datblygiad, gallwn gynyddu'r cyflenwad o dai fforddiadwy, heb gyfaddawdu datblygiadau preifat.

- Byddwn yn diwygio'r cynllun **Hawl i Brynu** a sicrhau ei fod yn cael ei ddiweddarau, drwy archwilio'r posibilrwydd o neilltuo'r arian o werthiannau ar gyfer adeiladu tai fforddiadwy newydd. Yn y cyfamser, byddwn yn cynyddu'r stoc tai yn y sectorau fforddiadwy a phreifat er mwyn sicrhau y gall y polisi fod yn effeithiol.
- Drwy ymestyn y fenter **cartrefi gwag**, byddwn yn ceisio sicrhau y defnyddir y mwyafrif o gartrefi gwag unwaith eto. Rydym yn credu y dylai'r targed fod yn llawer uwch na tharged presennol Llywodraeth Cymru.

Mae'r Ceidwadwyr Cymreig am adeiladu cartrefi ac adfywio cymunedau; cefnogi busnesau a gweithredu i ostwng y nifer ar restrau aros cymdeithasol, sef 91,000 yn ôl yr amcangyfrif.

Credwn y dylid bod wedi gweithredu ar dai cyn hyn, bod angen gwneud hynny nawr a bydd angen gwneud hynny yn y dyfodol. Ni allwn laesu dwylo a disgwyl am ddeddfwriaeth tai a chymryd yn ganiataol y bydd yn cynnig yr atebion i ddatrys yr argyfwng cyflenwad tai. Mae rhethreg a thargedau tymor byr angen cynllun adfer ym maes tai ar Gymru, a hynny ar unwaith gyda gweledigaeth ac uchelgais, nid rhethreg a thargedau tymor byr cyfyngedig.

Atodiad 1 – Nifer y cartrefi a adeiladwyd yng Nghymru 1987 – 2013

	Anheddau newydd menter breifat	Anheddau newydd landlordiaid cymdeithaso cofrestredig	Anheddau newydd awdurdodau lleol	Cyfanswm anheddau newydd
1987-88 Blynyddol	8524	547	864	9935
1988-89 Blynyddol	10133	988	733	11854
1989-90 Blynyddol	8596	1628	824	11048
1990-91 Blynyddol	8087	1716	467	10270
1991-92 Blynyddol	7172	2470	334	9976
1992-93 Blynyddol	6690	2591	119	9400
1993-94 Blynyddol	6654	3005	212	9871
1994-95 Blynyddol	6303	2572	198	9073
1995-96 Blynyddol	6876	2126	164	9166
1996-97 Blynyddol	7517	2548	23	10088
1997-98 Blynyddol	6492	1938	2	8432
1998-99 Blynyddol	6439	1269	29	7737
1999-00 Blynyddol	7860	846	0	8706
2000-01 Blynyddol	7386	900	47	8333
2001-02 Blynyddol	7494	711	68	8273
2002-03 Blynyddol	7522	782	6	8310
2003-04 Blynyddol	7863	417	16	8296
2004-05 Blynyddol	7986	475	31	8492
2005-06 Blynyddol	7883	347	19	8249
2006-07 Blynyddol	8988	346	0	9334
2007-08 Blynyddol	8316	343	5	8664
2008-09 Blynyddol	6429	692	0	7121
2009-10 Blynyddol	5291	880	3	6174
2010-11 Blynyddol	4513	992	0	5505
2011-12 Blynyddol	4746	829	0	5575
2012-13 Blynyddol	4720	744	0	5464

Ffynhonnell: StatsCymru, *New dwellings completed by period and tenure*, fel ar 16 Hydref 2013.

Atodiad 2 – Nifer y gwerthiannau Hawl i Brynu

	Cyfanswm gwerthiannau		Cyfanswm gwerthiannau
	Cyfanswm Awdurdodau Lleol	Cyfanswm Landlordiaid Cymdeithasol Cofrestredig	
1988-89 Blynyddol	10946	399	11345
1989-90 Blynyddol	11729	205	11934
1990-91 Blynyddol	5005	419	5424
1991-92 Blynyddol	3308	355	3663
1992-93 Blynyddol	2714	90	2804
1993-94 Blynyddol	2913	198	3111
1994-95 Blynyddol	3035	418	3453
1995-96 Blynyddol	2316	611	2927
1996-97 Blynyddol	2130	818	2948
1997-98 Blynyddol	2836	737	3573
1998-99 Blynyddol	2533	243	2776
1999-00 Blynyddol	3590	182	3772
2000-01 Blynyddol	3539	225	3764
2001-02 Blynyddol	3462	256	3718
2002-03 Blynyddol	4999	273	5272
2003-04 Blynyddol	6865	322	7187
2004-05 Blynyddol	3999	415	4414
2005-06 Blynyddol	1794	241	2035
2006-07 Blynyddol	1288	412	1700
2007-08 Blynyddol	835	403	1238
2008-09 Blynyddol	158	239	397
2009-10 Blynyddol	140	209	349
2010-11 Blynyddol	115	260	375
2011-12 Blynyddol	84	328	412
2012-13 Blynyddol	104	322	426

** Yn 2007, cafodd Llywodraeth Cymru y pŵer i ohirio'r polisi mewn ardaloedd lle'r oedd anghenion tai cymdeithasol uchel.*

Ffynhonnell: StatsCymru, *Total social housing sales by period and provider type*, fel ar 16 Hydref 2013

Atodiad 3 – Nifer y Cartrefi Gwag

Awdurdod lleol	Cyfanswm eiddo gwag
Abertawe	1691
Blaenau Gwent	928
Bro Morgannwg	647
Caerdydd	6325
Caerffili	1410
Casnewydd	1551
Castell-nedd Port Talbot	1248
Ceredigion	750
Conwy	1116
Gwynedd	1226
Merthyr	658
Pen-y-bont ar Ogwr	1045
Powys	2014
Rhondda Cynon Taf	3248
Sir Benfro	1239
Sir Ddinbych	1566
Sir Fynwy	559
Sir Gaerfyrddin	2319
Sir y Fflint	1220
Torfaen	390
Wrecsam	228
Ynys Môn	1025
Cyfanswm yr eiddo gwag (Cymru)	35145

Nifer y cartrefi gwag ym mis Mehefin 2013.

Noder nad yw awdurdodau lleol Ynys Môn a Phowys yn cadw data cartrefi gwag ar gyfer y Landlordiaid Cymdeithasol Cofrestredig yn eu hardal.

Ffynhonnell: Cafwyd y ffigurau o geisiadau Rhyddid Gwybodaeth i bob awdurdod lleol yng Nghymru, ym mis Mehefin a Gorffennaf 2013.

Atodiad 4 – Tai cymdeithasol a rhentu

Fel y dangosir yn atodiad 3, mae gostyngiad sylweddol wedi bod yn nifer y cartrefi a adeiladwyd yng Nghymru ers datganoli ym 1999. Mae'r Ceidwadwyr Cymreig yn cydnabod bod yn rhaid i'r ateb marchnad gyfan gynnwys y pedair thema ganlynol:

Hawl i rentu

Mae hyn yn cynnwys:

- rhenti cymdeithasol
- sector rhentu preifat yn gweithio gydag asiantaethau gosod cymdeithasol
- rhentu canolradd
- sector rhentu preifat marchnad agored
- gweithio gyda'r farchnad gyfan i weithredu yn erbyn landlordiaid troseddol tra'n croesawu'r sector rhentu preifat fel darparwr tai cymdeithasol allweddol

Sector Rhentu Preifat

Dywedodd Douglas Haig, Cyfarwyddwr Cymru'r Gymdeithas Landlordiaid Preswyl wrth y Diwrnod Agored i Landlordiaid cyntaf a gynhaliwyd yng Nghaerdydd bod dros gan darn o ddeddfwriaeth statudol gyda dros 400 o reoliadau yn rheoli eiddo; nid oes angen mwy arnom, dim ond gweithredu'r hyn sy'n gweithio ac os oes modd ei symleiddio.⁷¹ Dywedodd fod 84% o denantiaid yn y sector rhentu preifat yn dweud eu bod yn fodlon gyda'u llety o gymharu â 80% yn y sector rhentu cymdeithasol.⁷² Pwysleisiodd hefyd mai 9% yn unig o denantiaethau sy'n cael eu terfynu gan y landlord⁷³ ac mae data'r Gymdeithas Landlordiaid Cenedlaethol wedi dangos hefyd fod

⁷¹ Douglas Haig, *Diwrnod Agored Landlordiaid Caerdydd*, 20 Mai 2013

⁷² *Ibid*, rhoddwyd ateb hefyd gan Mark Prisk, Hansard, 23 Ionawr 2013

⁷³ *Attitudes and Satisfaction*, 2011-12, <https://www.gov.uk/government/statistical-data-sets/attitudes-and-satisfaction> fel ar 30 Medi 2013

NODER: er bod y ddwy ffynhonnell hon yn canolbwyntio ar Loegr, mae Douglas Haig wedi dweud nad oes unrhyw reswm i awgrymu fod y sefyllfa'n wahanol yng Nghymru.

60% o denantiaid sector rhentu preifat wedi byw yn eu cartrefi am fwy na phedair blynedd.⁷⁴

Ym mis Chwefror 2011, argymhellodd adroddiad *Gwneud y Mwyaf o'r Sector Tai Rhent Preifat* y Pwyllgor Cymunedau a Diwylliant bod Llywodraeth Cymru'n mynd ati i hyrwyddo delwedd gyhoeddus gadarnhaol o'r sector rhentu preifat fel deiliadaeth o ddewis yng Nghymru.⁷⁵ Argymhellodd hefyd bod y Llywodraeth yn llunio strategaeth benodol ar fanteisio i'r eithaf ar y sector. Mae Llywodraeth Cymru wedi ymgynghori ar eu Papur Gwyn Tai a oedd yn cynnig cynllun cofrestru ac achredu landlordiaid gorfodol ar gyfer landlordiaid preifat, a chyhoeddodd Bapur Gwyn pellach ar fframwaith cyfreithiol newydd ar gyfer rhentu cartref yng Nghymru sy'n cynnig 'contract diogel' wedi'i fodelu ar y denantiaeth ddiogel gyfredol a roddir gan awdurdodau lleol a 'contract safonol' wedi'i fodelu ar y 'denantiaeth fyrddaliadol sicr' a ddefnyddir yn bennaf yn y sector rhentu preifat.

Mae'r Gymdeithas Landlordiaid Cenedlaethol wedi amcangyfrif y gallai'r newidiadau a gynigir yn yr ymgynghoriad diwygio deiliadaeth gostio £45 miliwn, er y gellid diwygio deiliadaeth heb wneud môr a mynydd o hynny.⁷⁶

Yn yr Alban, mae cofrestru landlordiaid wedi bod yn orfodol ers 2006. Mae Shelter Scotland wedi mynegi pryderon am y cynllun gan ddweud yn 2009 nad yw cofrestru landlordiaid eto'n bodloni disgwyliadau ac na all wneud hynny o bosibl gan fod y cynllun yn methu â chael gwared ar y lleiafrif o landlordiaid gwael ac amddiffyn tenantiaid rhag arferion gwael.⁷⁷ Dywed Cymdeithas Tir a Busnesau Cefn Gwlad bod sefyllfa'r Alban wedi'i gwyrddroi bellach, gyda chynigion newydd ar waith i ddarparu Trwyddedu Detholus mewn ardaloedd lle ceir problemau. Maent am sicrhau bod Cymru'n osgoi'r camgymeriadau a wnaed yn yr Alban ac yn rhoi adnoddau i

⁷⁴ *Tenant Index*, Cymdeithas Landlordiaid Cenedlaethol, Mai 2012.

⁷⁵ *Gwneud y Mwyaf o'r Sector Tai Rhent Preifat*, adroddiad y Pwyllgor Cymunedau a Diwylliant, Chwefror 2011, tud 17

⁷⁶ *Welsh Government Reforms will cost Housing sector £45m*, Cymdeithas Landlordiaid Cenedlaethol, 20 Mai 2013 (*fel ar 14 Awst 2013*)

⁷⁷ *Landlord registration in Scotland: three years on*, April Shelter, 2009

Drwyddedu Detholus o'r dechrau - yn hytrach na pheryglu'r cyflenwad tai rhent.

Grant Refeniw Tai Cymdeithasol

Rydym yn croesawu cyhoeddiad Llywodraeth Cymru ym mis Ionawr 2013 y byddant yn rhoi £4 miliwn y flwyddyn am y 30 mlynedd nesaf, gan alluogi i dros £100 miliwn gael ei fenthyg gan gymdeithasau tai i ddatblygu cartrefi fforddiadwy newydd fel mesur ysgogi. Fodd bynnag, mae pryder am effaith cynlluniau o'r fath ar fantolenni landlordiaid cymdeithasol cofrestredig ac am allu Llywodraeth Cymru i rwymo llywodraethau olynol i anrhydeddu'r taliadau blynyddol o £4 miliwn dros 30 blynedd.⁷⁸ Er y gall model 'Bond Tai' gynyddu buddsoddi mewn tai cymdeithasol a fforddiadwy yng Nghymru, mae'n rhaid ei gynllunio, ei drafod a'i weithredu drwy ymgynghori â darparwyr tai cymdeithasol.

Tai Gwledig

Dangosodd adroddiad Sefydliad Joseph Rowntree i anghenion tai gwledig yn 2008 fod y boblogaeth wledig yng Nghymru wedi tyfu 43,000 rhwng 1981 ac 1991 a rhyw 30,000 rhwng 1991 a 2001. Mae'r mwyafrif llethol o dai newydd mewn ardaloedd gwledig yn gysylltiedig â'r sector preifat hefyd, gan adael diffyg tai ar lefelau incwm isel fforddiadwy. Gall darparu tai fforddiadwy mewn ardaloedd gwledig fod yn anoddach am resymau amrywiol, fel trefi a phentrefi'n troi'n gartrefi i gymudwyr, pobl yn symud yno ar ôl ymddeol, cartrefi gwyliau a'r system gynllunio.⁷⁹ Mae Galluogwyr Tai Gwledig yn ceisio darparu gwasanaeth drwy weithio gydag ac ar ran cymunedau gwledig i fynd i'r afael â'r diffyg cartrefi fforddiadwy.

Byddai'r Ceidwadwyr Cymreig yn rhoi pŵer i alluogwyr tai gwledig er mwyn iddynt allu nodi anghenion tai am brisiau fforddiadwy lleol. Gan weithredu ar argymhellion o adroddiad pwysig Sefydliad Joseph Rowntree, byddai'r Ceidwadwyr Cymreig hefyd yn galluogi

⁷⁸ WAQ 65067, 10 Gorffennaf 2013

⁷⁹ *Rural Housing Need*, Sefydliad Joseph Rowntree, 2008, tud.21

rhwydwaith o alluogwyr tai gwledig a swyddogion tai gwag yn gweithio ledled Cymru i nodi lle mae problemau a cheisio cynnig atebion amserol a phriodol. Credwn y dylai Llywodraeth Cymru gasglu tystiolaeth fanwl a soffistigedig ynglŷn ag anghenion tai gwledig a fforddiadwyedd.

Mae Lloegr bellach yn caniatáu tai marchnad agored ar safleoedd eithriedig gwledig fel croes-gymhorthdal i dai fforddiadwy. Dywedodd y Gymdeithas Tir a Busnesau Cefn Gwlad bod y gallu i roi croes-gymhorthdal ar gyfer unedau tai fforddiadwy gydag unedau marchnad agored yn allweddol⁸⁰, a bod angen ystyried cyllid datblygu yng Nghymru mewn ffordd realistig.

Hoffem weld y cynllun 'Build for Rent' sydd ar gael yn Lloegr yn cael ei gyflwyno yng Nghymru. O dan y cynllun hwn, a lansiwyd mewn ymateb i Adolygiad Montague, mae Llywodraeth y DU yn cynnig benthyciadau bach i adeiladwyr a datblygwyr tai yn Lloegr, gyda chyllid cyfatebol yn cael ei ddarparu gan yr adeiladwyr. Nod hyn yw sbarduno cyflenwad o dai rhentu preifat newydd a chynnig cyfleoedd ar gyfer buddsoddi sefydliadol newydd yn y sector drwy leihau'r risg ymlaen llaw. Ar ôl ymateb brwd gan y sector i'r Gronfa, a oedd yn £200 miliwn i ddechrau, cynyddodd y Canghellor y cyllid sydd ar gael o £1 biliwn yng Nghyllideb 2013.⁸¹ Bydd adeiladu cartrefi sydd wedi'u cynllunio'n dda ar gyfer eu rhentu yn arwain at farchnad rentu fwy cytbwys, ynghyd â darparu swyddi adeiladu a sbarduno twf economaidd.

Mae tenantiaethau Deddf Rhenti yn parhau yn ddeiliadaeth amlwg yng nghefn gwlad. Rydym angen cyflenwad newydd o dai fforddiadwy, ac mae angen cynnwys y rhain felly yng nghynigion diwygio tenantiaeth Llywodraeth Cymru er mwyn i landlordiaid allu rhoi blaenoriaeth i anghenion tai fforddiadwy lleol dros etifeddu tenantiaethau Deddf Rhenti yn awtomatig gan bobl a allai fod ar incwm uwch ac felly heb fod angen rhenti â chymhorthdal.⁸²

⁸⁰ *Tackling the Housing Crisis in Wales*, Y Gymdeithas Tir a Busnesau Cefn Gwlad, tud.15

⁸¹ *Up to 10,000 homes will improve the rental market*, Yr Adran Cymunedau a Llywodraeth Leol, 16 Ebrill 2013, fel ar 11 Hydref 2013

⁸² *Ibid*, Argymhelliad 5 (i) a (ii), tud.12

Llyfryddiaeth

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