



LLWYDDO'N  
LLEOL 2050

# MAKING A HOME IN ARFOR

**ARFOR**  
CREU GWAITH - CEFNOGI'R IAITH



Ariennir gan  
Lywodraeth Cymru  
Funded by  
Welsh Government

# WHAT IS ARFOR?





**ARFOR was originally established in 2019 as a project to work in favour of the Welsh language in the language strongholds in north and west Wales. The aim of the scheme is to ensure that prosperity and economic investment help to empower communities where there are high percentages of Welsh speakers.**

ARFOR 1 started in 2019 following the budget agreement between the Welsh Government and Plaid Cymru. The first phase of the project saw an investment of £2 million provided to Carmarthenshire, Ceredigion, Gwynedd and Anglesey Councils.

The aim of the programme was to start looking at economic interventions in the Welsh language strongholds by funding innovative projects that promoted prosperity in these areas. Financial support was provided to support businesses and organisations, mentoring support was given to young people through Llwyddo'n Lleol 2050, financial support was given to businesses to buy new equipment, and groups were supported to establish social enterprises with the aim of protecting their key local resources.

154 businesses received support through the programme, 238 full-time jobs and 89 part-time jobs were created with a further 226 jobs protected within the region as a result of the programme in the period up to March 2021.

Following the success of the first part of the project, and as part of the Collaboration Agreement between the Welsh Government and Plaid Cymru, it was announced in October 2022 that the ARFOR programme would receive a further investment of £11 million until the end of March 2025. The establishment of ARFOR 2 represented a significant expansion of the original project, with the aim of continuing the learning and innovation work at the core of the first phase.

There are 4 strategic objectives at the heart of the work:

- 1. To create opportunities** for people and young families under 35 years of age to stay or return to their indigenous communities, supporting them to succeed in their local areas by following new initiatives and developing careers for them to secure a livelihood that matches their ambitions.
- 2. To create enterprising communities** within the ARFOR region by supporting business and community initiatives that seek to preserve and increase local wealth, encouraging them to take advantage of the resources, identity and unique characteristics of their local areas in order to do this.
- 3. To increase the benefit obtained from the project's activity** by ensuring consistent and continuous collaboration. At the core of this lay the principles of learning by doing and sharing good practice within communities, expanding and spreading these habits to other areas while also ensuring that any interventions are tailored for local circumstances.
- 4. To strengthen the identity of communities** that have a high percentage of Welsh speakers by supporting, encouraging and promoting the use and visibility of the Welsh language in these areas. An essential element of this is to emphasize local pride, a sense of place and local loyalty in individual communities while also helping to show the characteristics, conditions and factors common to the whole region.

The ARFOR programme is divided into 5 work streams delivered by individual providers by contract.

Each stream focuses on a different element of the realisation of ARFOR's strategic objectives and represents programmes of work with an individual focus on specific interventions to achieve this:

- 1 LLWYDDO'N LLEOL:** Working to raise awareness of the opportunities that exist in the ARFOR area and helping develop the skills of young people there.
- 2 CYMUNEDAU MENTRUS:** A fund for the county councils to be able to invest directly to ensure economic growth and ensure that capital stays and circulates within the local area.
- 3 CRONFA HER:** A grant programme that allows organisations, businesses and groups of individuals to come together to solve some of the challenges they face locally.
- 4 BWRLWM:** ARFOR activity promotion stream. Working to inform the public about what's being achieved as part of the programme and explore some of its core ideas.
- 5 MONITORING, EVALUATING AND LEARNING:** Providing reviews of the programme as a whole in the form of reports, working to develop the academic and public policy foundations of the scheme.

This document has been prepared as part of the work of Llwyddo'n Lleol. For more information about the ARFOR programme and the work that has been carried out so far as part of the project, you can find out more by following the links below:



# GENERAL INFORMATION





## HOUSING

The main consideration when thinking about moving somewhere new is finding somewhere to live. Here you will find information about the support that applies across the whole of Wales to help you get a house.

### Support to buy a house

The [housing page on the Welsh Government website](#) is a very useful source for information about housing and homes in Wales. You can find what support is available to buy and rent houses, and check if you meet the criteria for these schemes. As you consider your plans to move to ARFOR, it's worth looking at the different opportunities available and the support you're eligible to receive so that you can understand what options are available to you.

The Welsh Government's [Help to buy a home schemes](#) offer several programmes to assist individuals and families to buy a home. Through these programmes the government provides financial support to help people in Wales own their own home, with schemes specifically tailored to provide support to people in different circumstances. These programmes include:



A scheme that gives you the opportunity to buy a share of a home and pay rent on the remaining share.



A scheme that provides shared equity loans for houses worth up to £300,000. This scheme is for people who are buying a home for the first time and moving house, but they must have a deposit of 5% of the value of the property.



A scheme that provides equity loans of between 30% and 50% to purchase a property for those who meet certain criteria.

You can answer a questionnaire to see which of the above home ownership schemes is suitable for you **by following this link**.

There are more details about how these operate in different counties as well as schemes that exist in specific counties in the individual sections.

## Renting and social housing

To apply for other types of accommodation, including homes provided by social housing agencies and council housing, **follow this link to the Welsh Government website**.

## Do your research!

Finding a house to buy or rent can be a challenging process, especially if you live far away. Make sure you do your research as you search, using the advice available online from reliable sources. Websites such as Money Saving Expert can be a very valuable resource – **like this guide to the 50 things to look out for when buying a house**.



# JOBS AND WORK OPPORTUNITIES

**One of the essential parts of moving is finding work. This part looks at the services available to help you find the right job.**

There are a variety of job websites that provide information about vacancies in Wales. As well as the websites that advertise jobs throughout the UK, there are sites that specialize in advertising jobs that are located in Wales and that often have the Welsh language as essential or desirable. These websites include:

- 
- 
- 
- 
- 

These websites are very useful if you're eager to work through the medium of Welsh in the public or third sector, although opportunities in the private sector are also often listed. Remember that many jobs now allow remote working, or hybrid working that share time

between the office and home, so you don't necessarily need to limit your search to jobs located in ARFOR areas only. These websites are updated frequently, and it's worth checking them regularly to see if there's a job that appeals and matches your strengths. A number of these websites circulate a newsletter with information about the latest listed jobs - this can be a good way to keep track of any vacancies.

For a wider list of job sites, **[follow this link to the Careers Wales website.](#)**

## Apprenticeships

You can find a detailed overview of apprenticeships by **[following this link to the Welsh Government website.](#)** To learn more about apprenticeships, the different types available and where they're located, **[follow this link to the Careers Wales website.](#)**

You can also find a vacant apprenticeship in your area **[by using the Welsh Government's search tool.](#)**

On the Careers Wales website, which is run by the Welsh Government, there are guidelines on how to build a CV and write job applications. There's a section for graduate jobs and advice on how to find unadvertised jobs. These are extremely useful resources, so don't be afraid to browse!

---

If you have a specific query regarding your career or apprenticeship, you can contact Careers Wales directly by calling 0800 0284844 or by emailing [post@careerswales.gov.wales](mailto:post@careerswales.gov.wales)

---

The Profi Initiative, delivered by Llwyddo'n Lleol, helps to develop and improve the world of work skills and employability of young people in ARFOR areas. Once you have registered as a user on the website, you can get:

- **[Support on interviews](#)**
- **[Help in identifying work-based skills](#)**
- **[Guidance in discovering the world of work](#)**
- **[Guidance in creating a CV and trying for a job](#)**

## Business Support

There are several organisations that can provide support in developing, establishing and growing your business in Wales. If you run your own business or are considering doing so, the links below may be helpful:

# EDUCATION AND CHILDCARE

## Schools

You can find local schools for the area you're planning to move to by following [this link to the Welsh Government's 'My Local School' website](#). You can also use the website to find the contact details of individual schools as well as Estyn reports.

## Colleges and Universities in ARFOR

For a list of colleges in Wales follow this link to the [Careers Wales website](#).

To find out about universities in the ARFOR region and the courses they offer follow the links below:

- 
- 
- 

## Childcare

There are a number of programmes available for families with young children in Wales that provide support with living costs and childcare costs. This provision can vary from area to area and the [local Family Information Service](#) can be used to find information about childcare in your area. More information about each county council's position can be found in the individual sections. Here is an overview of what's available across Wales:

- **The Childcare Offer for Wales:** The Wales Childcare Offer provides up to 30 hours of free childcare per week for 3- and 4-year-olds in Wales. To learn more and to see if you're eligible to apply, [follow this link to the Welsh Government website](#).

- **Universal Credit:** If you receive Universal Credit you can claim back up to 85% of childcare costs. Working parents can also receive help towards living costs. To learn more, [follow this link](#).
- **Tax-free childcare:** This can help with childcare costs. Find out if you're [eligible for help here](#).
- **Support for students:** Undergraduate students can receive a childcare grant. You can go to the Student Finance Wales website to learn more and [check if you're eligible](#).
- **Childcare Credits for Specified Adults:** People over 16 up to state pension age can apply for National Insurance Credits if they are looking after a child under 12. You can learn more [by following this link](#).
- **Flying Start programme:** Flying Start is a programme which helps families with children under 4 years of age in disadvantaged areas in Wales by providing various care and health services. Your eligibility is dependent on your postcode. To learn more about the programme [follow this link](#). You can learn more about how the Flying Start programme is implemented in each of the ARFOR county councils in the sections below.

# HEALTH AND CARE

An overview of the health and social care services available in Wales can be viewed by **visiting the Welsh Government website**. The NHS Wales **'Services near you'** page is an extremely useful resource for finding the services available in your area. You can use it to find information about:

- 
- 
- 
- 

Along with the wide range of other services the NHS offers in Wales.

## Registering with a GP

To register with a GP in Wales you need to fill in and return a GMS 1 form. These are available on paper from the surgery you intend to join or via their website. You can find out more information about the process **by following this link to the NHS Wales website**.

## Registering with an NHS dentist

You can register with an NHS dentist in Wales through the Dental Access Portal. You can learn more about this **by following this link to the NHS Wales website**.

## Disability Wales

Disability Wales is the national association of Disabled People's Organizations in Wales, which strives to ensure the rights, equality and independence of disabled people. You can learn more about the **support available to disabled people by following this link to the website**.

## Dewis Cymru

Dewis Cymru is a register of local and national services available in Wales. If you're looking for a specific service, this is a great place to start and a very powerful resource. You can learn more and start looking for what you need **by following this link**.

## Citizen's Advice

By **following this link to the Citizen's Advice website** you can find information and advice about health, benefits, work, debt and money as well as a number of other issues.

## More than health and care

The websites below provide information, advice and support about health and care and a range of other topics.

# SOCIAL EVENTS AND THE WELSH LANGUAGE

## Learning Welsh

If you or someone in your household wants to learn or improve your Welsh skills, there are a number of services and courses available to help.

**Learn Welsh** courses are the national standard courses for learning the language. Courses are available for all abilities, and you can find local courses **by following this link**. You can find **free resources for all Learn Welsh courses here**.

As well as formal courses that provide qualifications such as Learn Welsh there are apps and courses from other providers such as **Say Something in Welsh** or **Duolingo's Welsh Course**.

## Culture and events

A wealth of events, festivals, gigs, concerts, performances, shows are listed here, although there's more information about local cultural centres in the individual sections. The best advice is to search and keep track of what's happening locally in your area - focusing on your interests. Local papers, Facebook groups and social media are great ways to understand what's happening in your area.



## How to find out what's happening? Some useful websites:

### Mentrau Iaith (Language Initiatives)

The **Mentrau Iaith** across Wales are extremely active in organizing Welsh-language events and activities of all kinds for all ages. From evening courses to gigs, there's likely to be something for everyone. If you want to meet people and have fun, this is a good place to start. You can find a calendar of all the Mentrau Iaith events all over Wales **by following this link**.

### Awni?

Awni was launched in January 2025 as a platform to showcase all the Welsh gigs that are happening all over Wales. You can use the map to browse and find out what's happening in your area in a convenient and accessible way. Find the map and learn more on the **Awni website** or follow their **Instagram account** for the latest news.

### Bro360

The **Bro360 website** is a network of local websites run by the Golwg company. Focusing on north and west Wales, this is the ideal place to learn more about your area if you're moving back to ARFOR.

### AM

AM was launched in 2020 by the Pyst company following funding from the Welsh Government. AM is a multimedia platform that displays Welsh language content of all kinds. It's also open, which means that anyone who creates culturally or creatively can have a channel. Find out more by **visiting the website**.



# CEREDIGION

An aerial photograph of a coastal town in Ceredigion, Wales. The town is densely packed with buildings, many of which are multi-story structures with colorful facades. A prominent feature is a large, green hill in the background, topped with a tall, thin tower. The town is situated on a peninsula or a narrow strip of land, with a beach and the sea in the foreground. The sky is overcast with grey clouds. The image is partially obscured by a teal diagonal overlay on the left side.

If you're returning to Ceredigion or moving there for the first time, it's worth familiarizing yourself with the [Ceredigion County Council website](#) in order to understand all the services and support the Council provides. The [Welcome to Ceredigion](#) document prepared by the Council is also a good starting point.



# HOUSING

Over the last few decades some areas of Ceredigion have seen an increase in the number of second homes and a significant increase in house prices in some places. This has led to a housing shortage in some areas and communities where local people find it difficult to find a home that meets their requirements.

According to the **House Price Index for Wales**, the average house prices by property type in Ceredigion are:



## Local Housing Strategy

Ceredigion Council's Local Housing Strategy outlines the Council's vision and plans for housing in the area from 2023 to 2028. As well as recognizing the role of housing in influencing the health and well-being of individuals, the strategy also considers the implications of housing policy on culture and the Welsh language. The document sets out key priorities for the Council to follow, including:

- Providing housing that meets the needs of communities in Ceredigion
- Ensuring that the residents of Ceredigion live in suitable and sustainable accommodation, of good quality
- Ensuring that homelessness is a rare, brief event that does not happen again
- Providing timely and appropriate support to maintain independent living

The Strategy notes the existence of the Welsh Government Welsh Communities Housing Scheme stating that the Housing Strategy will continue to be aware of this scheme and also support the Ceredigion Language Strategy 2023-2028. To learn more about the 'Housing for all' strategy [follow this link](#). To read the document in its entirety in PDF format [follow this link](#).

### Council Tax Premium on second homes

In April 2023, **the Welsh Government increased the maximum tax premium** that local authorities can charge on second homes to 300%. This means that county councils have the power to raise three times what owners of second homes pay in council tax than if they lived there permanently. Before this step the maximum possible that local authorities could charge was a premium of 100%.

Since April 2024 Ceredigion Council has been imposing higher rates on long-term vacant properties and second homes. An empty house or 'long-term vacant dwelling' is defined as a house that has been empty for a year, unused and substantially unfurnished. Ceredigion Council charges a premium of 100% on empty houses that have been empty for up to 5 years, 150% on houses that have been empty for up to 10 years and 200% on houses that have been empty for over 10 years.

A 100% premium was placed on council tax on second homes in Ceredigion from April 2024, it will be increased to 150% from 1st April 2025. Exceptions are in place for houses that are on the market for sale or rent (up to 12 months), a dwelling that is part of a larger house, members of the armed forces and individuals who meet various other criteria. To find out more information about Ceredigion Council's empty houses and second homes policies, [follow this link](#).



# SUPPORT

## The Empty Homes Scheme

The Empty Homes Scheme is a programme funded by the Welsh Government and administered through local authorities in all parts of Wales to encourage homeowners to bring empty homes back into full-time use. The scheme provides interest-free loans of up to £25,000 to house owners to renovate and improve the condition of their houses so that they can be used by renting them out or selling them on. Ceredigion Council can give you further help and advice regarding the scheme including:

- Advice on what necessary work needs to be done to ensure that someone can live in the house
- Advice on the best way to organize this work
- Help to find tenants for the property
- Help when selling the house
- A letter to support a request to pay a reduced rate of VAT on any work carried out (if the house has been empty for over 2 years, VAT is reduced to 5%).

To learn more about the programme, and eligibility for a loan, **[follow this link to the Welsh Government website](#)**. You can contact Ceredigion Council's Empty Properties Officer to discuss matters further by calling 01545 570881 or emailing **[tai@ceredigion.gov.uk](mailto:tai@ceredigion.gov.uk)**.

## The Community Housing Scheme - Shared Equity

The Community Housing Scheme is a national policy funded by the Welsh Government which is implemented by every County Council in Wales. As in all other counties, the aim of Ceredigion County Council's Community Housing Scheme is to support individuals and families to own their own homes through a shared equity scheme with the Council.

The Council provides a variety of loans and shared equity programmes for people, which vary according to the needs and finances of different individuals. The aim of the scheme is to assist people with limited savings to buy a house of which the Council will own a proportion until the debt to the Council is repaid.

The scheme includes loans to buy a property to live in of up to 20% of the property purchase price up to a maximum of £300,000 and vacant property loans of 40% of the property purchase price up to a maximum of £300,000. The shared equity share can be used alongside the **[Home Improvement Loans](#)** grant and the **[National Empty Homes Grant](#)** to transfer the property to full use if the criteria for each are met. You can **[learn more about the scheme here](#)**, and about the **[terms of the scheme by following this link](#)**.

## Further Information

To learn more about Ceredigion County Council's housing schemes visit the **[Council's Housing Department webpage](#)**.

## Estate agents in Ceredigion:

- 
- 
- 
- 
-

# JOBS AND WORK OPPORTUNITIES

There's a wide variety of jobs in a number of sectors in Ceredigion and it's a great place to start and develop a career or set up and grow a business. In this section there's information about jobs in the area and useful links for you to start looking for a job..

## Ceredigion County Council Jobs and Careers Section

The Council's **Jobs and Careers Section** is a good place to start when looking for work and support for training and finding work. Here you can find information about the Ceredigion Employability Support service, it can help you find a job if you're looking for work. They provide mentoring services across Ceredigion to those over 16 who are looking for work. They could help you by offering:

- One-to-one mentoring sessions to help you create an employability pathway, CV writing, help applying for a job, and advice on how to cope with interviews
- Practical help to build confidence and develop competence for jobs
- Support to develop skills and what's needed to make you employable
- Work-relevant qualifications or certification
- Help to get work experience, gain voluntary work and job trials

For more information about what they could offer, **[follow this link to the Council's website.](#)**

## Working with the Council

The **Council's careers website** lists all the job opportunities the Council has to offer with a wide variety of different jobs available.

## Grants

If you run a business or are considering setting up a new one, it's worth looking at the funding opportunities available by **[visiting the Council's funding and grants page](#)** to see what support is available.



## Cynnal y Cardi

Cynnal y Cardi is a local economic partnership that brings together various stakeholders to advise Ceredigion County Council and to support residents, communities and businesses in the area. To learn more about the initiative, [follow this link to the website](#).

## ELITE Supported Employment

ELITE provides tailored support to individuals with disabilities or difficulties to help them get and keep work. [Learn more here](#).

## SBARC Ceredigion

A dedicated programme for Ceredigion entrepreneurs, which helps to develop entrepreneurship and leadership skills. Learn more about the programme [here](#).

Some Ceredigion employers



# EDUCATION AND CHILDCARE

## Education

As mentioned in **Section 2** you can find local schools for the area you're planning to move to by following [this link to the Welsh Government's 'My Local School' website](#). You can also use the website to find the contact details of individual schools as well as Estyn reports.

Information about schools and learning in Ceredigion can be found by visiting the [Ceredigion County Council website](#). Here you can find details about:

- 
- 
- 
- 
- 
- 
- 
- 
- 

a

## Childcare

The childcare provision available varies from area to area. A good way to find out what services are available to you is to use the [Find your local Family Information Service](#) from the Welsh Government to find information about childcare in your area.

For information about the support available for children, young people and families, [follow this link to the Ceredigion County Council website](#). Here you can find details about:

- 
- 
- 
- 
-

## Language Centres

Ceredigion has language immersion centres for children who move to the area who want to receive a Welsh education but are not fluent in the language. There are three of these language centres in Ceredigion. **Canolfan y Castell**, which serves the Cardigan and Llandysul areas, **Canolfan y Felin** which serves Lampeter, Tregaron and Aberaeron and **Canolfan Penweddig** which serves the Aberystwyth area. You can learn more by visiting the **Ceredigion Language Centres website**.

## Outside school

Many activities and events are organized for children and young people in Ceredigion. The **Mentrau Iaith**, **Urdd Gobaith Cymru** and **Young Farmers Clubs** offer a wide range of experiences for children to socialize and meet new friends through the medium of Welsh.

- **Cered – Ceredigion'n Menter Iaith**: Providing activities, information, advice and guidance to maintain and develop the use of Welsh as a viable community language in Ceredigion.
- **Urdd Gobaith Cymru in Ceredigion**: Ceredigion's Urdd website. 98% of all Ceredigion schools take part in at least one element of the Urdd's work every year.
- **Ceredigion's Young Farmers Clubs**: There are 19 young farmers clubs in Ceredigion, and over 700 members, with the majority meeting on a weekly basis.

- **Ceredigion Youth Services**: They meet weekly in Penparcau, Aberaeron, Cardigan and Lampeter.
- **The BIG Science Project**: Fun science activities for primary school children.
- **Theatr Felinfach**: Theatr Felinfach organizes drama sessions for children and young people of all ages.
- **Area 43**: Helping and supporting young people in Ceredigion and beyond.



# HEALTH AND CARE

As stated in **Section 2**, the best way to find information about the health provision in your area is through the NHS Wales '**Services near you**' page. This is a great starting point when assessing the services available in Ceredigion and beyond.

## Social Care

The **social care and welfare section of Ceredigion County Council's website** is a very good resource for information about services in the county. Here you can find information about all the Council's care and welfare services including:

- 
- 
- 
- 
- 

## Wellbeing Centres

The creation of Wellbeing Centres is a key element of Ceredigion County Council's Corporate Strategy 2022-2027 and its Lifelong and Wellbeing Strategy. The local authority has an ambition to create Wellbeing Centres in the north, middle and south of the county.

Wellbeing Centres provide a wide range of services that consider and improve the physical, mental and social aspects of an individual's wellbeing. By providing these services to residents in their communities, the Council's aim is to ensure that they receive help as soon as possible, which will prevent cases from escalating to statutory services. For more information **follow this link**.

## Leisure Centres

There are six leisure centres in Ceredigion which are either run or supported by the Council which offer a variety of activities and facilities for people of all ages:

- 
- 
- 
- 
- 
- 

For more information about these centres and what they offer, visit the **Ceredigion Actif website**.

# SOCIAL EVENTS AND THE WELSH LANGUAGE

Ceredigion is an area with a lively social life, a thriving culture with the Welsh language as an important part of it, and plenty of activities of all kinds to entertain people of all ages.

The County Council's **Discover Ceredigion** webpage is a good place to start looking for all kinds of things to do and see locally.

Here is a list of links from attractions and activities in Ceredigion for you to browse:

## General

→

→

## Arts

→

→

→

→

→

## Sports Clubs

To find out what sports clubs and resources are available in the area, follow the links below to find a complete list:

→

→

→

→

→

## Attractions and Activities

→

→

→

→

→

## Community Initiatives

→

[llwyddonlleol2050.cymru](http://llwyddonlleol2050.cymru)



LLWYDDO'N  
LLEOL 2050

**ARFOR**  
CREU GWAITH - CEFNOGI'R IAITH



Ariennir gan  
Lywodraeth Cymru  
Funded by  
Welsh Government