



TAI CANOLBARTH CYMRU
MID-WALES HOUSING

Yn barod amdani Equal to the challenge

YDYCH CHI'N BAROD AM Y CREDYD CYNHWYSOL?

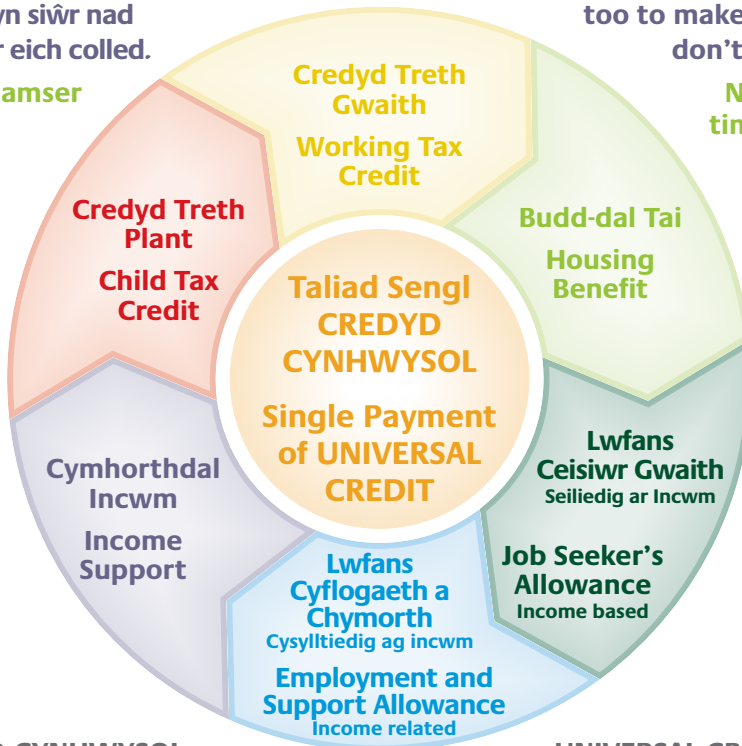
ARE YOU READY FOR UNIVERSAL CREDIT?

Mae'r system budd-daliadau yn newid -
a bydd angen i chi newid i
wneud yn siŵr nad
ydych ar eich colled.

Dyma'r amser
i siarad
gyda ni

The benefits system is changing -
and you'll need to change
too to make sure you
don't lose out.

Now is the
time to talk
to us



CREDYD CYNHWYSOL

yw'r taliad misol sengl newydd
fydd yn effeithio ar bawb sy'n hawlio
unrhyw un o'r budd-daliadau uchod.

UNIVERSAL CREDIT (UC)

is the new single monthly payment
that will affect everyone who
claims any of the above benefits.

BYDDWCH YN BAROD AM CREDYD CYNHWYSOL!

MAKE SURE YOU ARE READY FOR UNIVERSAL CREDIT!

www.gov.uk/government/publications/universal-credit-and-you

SUT MAE HAWLIO CREDYD CYNHWYSOL?

Bydd angen i chi:

- ◆ lenwi **cais ar-lein** cyn gynted ag y gwyddoch y byddwch yn mynd ar y Credyd Cynhwysol - bydd hyn yn osgoi oedi pellach mewn taliad. Gallwch wneud hyn yn www.gov.uk/apply-universal-credit
- ◆ gwneud yn siŵr fod gennych **gyfrif banc** a all dderbyn eich budd-dal yn electronig a gwneud taliadau fel Debydau Uniongyrchol i dalu eich rhent
- ◆ **trefnu eich arian ar sail mis** yn hytrach nag ar sail wythnos neu bythefnos.

Pan fyddwch ar y Credyd Cynhwysol, bydd angen i chi lenwi a derbyn Ymrwymiad pwrpasol.

Os nad ydych yn cyflawni pob un o'r cyfrifoldebau a gytunwyd yn eich Ymrwymiad, byddwch yn cael toriad yn eich budd-dal a elwir yn Sanctsiwn.

Fel tenant Tai Canolbarth Cymru, mae'n bwysig eich bod yn deall y byddwch yn uniongyrchol gyfrifol am **dalw eich rhent eich hun yn y dyfodol**.

Mae llawer o denantiaid sydd wedi symud i'r Credyd Cynhwysol eisoes yn mynd i drafferthion, **gwnewch yn siŵr nad ydych chi'n un ohonynt!**

HOW DO I CLAIM UNIVERSAL CREDIT?

You will need to:

- ◆ complete an **online claim** as soon as you know you are going onto UC – this will avoid extra delays in payment. You can do this at www.gov.uk/apply-universal-credit
- ◆ make sure you have a **bank account** that can receive your benefit electronically and make payments such as Direct Debits to pay your rent
- ◆ **budget on a monthly basis** rather than a weekly or fortnightly basis

When you are on Universal Credit you will need to complete and accept a tailored Commitment.

If you do not meet each of your agreed responsibilities in your Commitment you will have a cut in your benefit, known as a Sanction.

As a Mid-Wales Housing tenant, it is important that you understand that you will be directly responsible for **paying your own rent in future**.

Many tenants who have moved onto UC are already getting into difficulties, **make sure you are not one of them!**

Os byddwch yn clywed eich bod yn cael eich symud i'r Credyd Cynhwysol, cysylltwch â Tai Canolbarth Cymru cyn gynted ag y byddwch yn gwybod dyddiad eich taliad i drefnu Debyd Uniongyrchol i dalu eich rhent.

Dylid gwneud hyn fel taliad misol mor agos ag sy'n bosibl i ddyddiad talu eich Credyd Cynhwysol.

If you are told that you will be moved onto Universal Credit, contact Mid-Wales Housing as soon as you know your payment date to set up a Direct Debit to pay your rent.

This should be done as a monthly payment as close to your Universal Credit payment date as possible.

FFONIWCH 0300 111 3030
I DREFNU DEBYD UNIONGYRCHOL

CALL 0300 111 3030
TO SET UP A DIRECT DEBIT

Beth fydd yn digwydd ar ôl i mi symud i'r Credyd Cynhwysol?

- Caiff eich holl fudd-daliadau, yn cynnwys Budd-dal Tai, eu dalu i chi fel taliad sengl unwaith y mis.
- Bydd angen i chi dalu rhent eich hunan, yn uniongyrchol i Tai Canolbarth Cymru. Ni chaiff bellach ei dalu gan Budd-dal Tai.
- Ni fyddwch yn derbyn eich taliad cyntaf tan un mis calendr a saith diwrnod ar ôl dyddiad eich cais. Bydd y taliad yma'n cynnwys lwfans ar gyfer un mis o rent.
- Daw'r Budd-dal Tai i ben ar y diwrnod y daw'r cais Credyd Cynhwysol i rym - mae hyn yn golygu y bydd gennych o leiaf bump wythnos o rent yn ddyledus.

What will happen after I move to Universal Credit?

- All your benefits, including Housing Benefit, will be paid to you as a single payment once a month.
- You will need to pay rent yourself, directly to Mid-Wales Housing. It will no longer be paid by Housing Benefit.
- You will not receive your first payment until one calendar month plus seven days after the date of your claim. This payment will include an allowance for one month's rent.
- Housing Benefit will stop at the effective date of the UC claim – this means, you will owe at least five weeks rent.

Beth os nad wyf yn gallu talu fy rhent?

Dylech siarad â ni cyn gynted ag sydd modd os ydych yn cael trafferth i dalu eich rhent fel y gallwn helpu. Mae gennym dîm cyfrinachol sy'n gweithio'n bennaf i helpu pobl drin eu harian ac unrhyw ddyledion. Gallwn helpu i wneud trefniant fforddiadwy fel y gallwch dalu unrhyw ôl-ddyledion rhent a'ch cadw allan o'r llys.

Bydd y newid hwn o un system budd-daliadau i un arall yn achosi problemau i rai tenantiaid, ond gallwn helpu!

What if I can't pay my rent?

If you are struggling to pay your rent, you need to talk to us as soon as possible so we can help. We have a confidential team whose main role is to help people manage their budgets and sort out any debts. We can help set up an affordable arrangement so you can pay any rent arrears and keep you out of court.

This change from one benefit system to another will cause some tenants problems, but we can help!

CYSYLLTWCH Â'R TÎM AR
0300 111 3030

PLEASE CONTACT THE TEAM ON
0300 111 3030

Beth os nad wyf yn talu fy rhent?

Os nad ydych yn talu eich rhent - ac nad ydych yn gofyn am help neu gefnogaeth gennym - byddwn yn gweithredu yn y llys i gymryd eich cartref yn ôl.

Yn ogystal â photensial colli eich cartref, byddwch hefyd yn atebol am gostau llys, sy'n £325 ar hyn o bryd.

Gwnawn bopeth a allwn i helpu tenantiaid sy'n cael trafferth i dalu eu rhent. Mae 129 tenant wedi derbyn cyngor gennym ar fudd-daliadau lles ers mis Ebrill 2017. Mae angen i chi gysylltu â ni cyn gynted ag sy'n bosibl os ydych yn cael problemau.

What if I don't pay my rent?

If you don't pay your rent – and you don't seek help or support from us – we will take court action to take back your home.

As well as potentially losing your home, you will also be liable for court costs, which are currently £325.

We do all we can to help tenants who are struggling to pay their rent. 129 tenants have received advice from us on welfare benefits since April 2017. If you're having problems, you need to get in touch as soon as possible.



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MID-WALES HOUSING

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