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## **General information on the Tenancy Saver Loan scheme**

### **1. What is the Tenancy Saver Loan scheme?**

The Tenancy Saver Loan scheme is for private rented sector (PRS) tenants in rent arrears or those who are in rent arrears and will also struggle to pay their future rent as a result of Covid-19. It will provide access to a 1% APR interest, affordable loan to be repaid over a period of up to 5 years from the loan approval/start date.

The loan payment will be paid directly to the landlord, or their agent, upon successful application and processing of a loan to the loan applicant.

### **2. Why is the Welsh Government introducing the scheme?**

We are introducing the scheme to help support tenants who are struggling with their rent due to Covid-19. Some tenants will be in rent arrears and facing eviction on these grounds. The Tenancy Saver Loan scheme should help tenants to stay in their homes, whilst ensuring that landlords receive rent that is owed to them.

### **3. Why is this not a loan for landlords/agents?**

With the Tenancy Saver Loan, the loan payment will be paid directly to the landlord or agent for the rent arrears incurred. This will mean that the landlord or agent will receive the funds directly, removing any threat of eviction to the tenant on serious rent arrears grounds. A loan to a landlord or agent, although helpful in the short term in some cases, would not address the tenant's rent arrears directly, and does not guarantee that the landlord will receive the rent that is owed to them.

The loan payment will cover rent arrears or rent for future months which the tenant may struggle to pay - it cannot be linked to suitability to rent and/or improvements to the property.

### **4. When will the scheme begin?**

The scheme will launch on 7<sup>th</sup> October 2020. Applications will be accepted until March 31<sup>st</sup> 2021.

### **5. Who will deliver the scheme?**

Wales Council for Voluntary Action will be managing the scheme, whilst participating Credit Unions across Wales will be the loan providers and support the loan applicant throughout the term of the scheme.

Credit unions are an alternative to pay-day loans and other high interest lenders. They are protected by the Financial Services Compensation Scheme.

For further information about which Credit Unions are providing loans click here : <https://creditunionsofwales.co.uk/tsl>

## Information about the Tenancy Saver Loan

### 6. Who is eligible to apply for a loan?

There is eligibility attached to accessing a loan through the Tenancy Saver Loan scheme, including:

- That the loan applicant holds a tenancy for a home located in Wales
- That the loan applicant is a private sector tenant
- That the loan applicant was **not** in significant rent arrears e.g. at least 8 weeks of rent arrears prior to 1 March 2020
- That the loan applicant is in rent arrears from 1 March 2020 or that the loan applicant is in rent arrears from 1 March 2020 and at point of application, will struggle to pay future rent (up to 3 months in advance) as a result of COVID-19
- That the loan applicant is **not** in receipt of either housing benefit or housing cost payments through Universal Credit
- That the loan applicant's landlord and/or agent is registered and/or licensed with Rent Smart Wales
- That based on the loan applicant's income, and affordability assessment, the loan applicant can afford to repay the loan
- That the loan applicant had not applied **and** received a Tenancy Saver Loan through another loan provider for the rental period in question

A tenancy is an agreement between the tenant and a landlord, or their agent. A tenancy agreement is the contract between the tenant and a landlord/agent.

A tenancy and tenancy agreement lets a tenant live in a property provided they pay rent and follow the rules. The tenancy agreement sets out the legal terms and conditions of the tenancy. The agreement can be written or oral (a spoken agreement).

A tenancy can either be:

- A fixed-term (running for a set period of time)
- Periodic (running on a week-by-week or month-by-month basis)

### 7. How much can a tenant borrow?

The loan is based on the tenant's ability to repay over a period of up to 5 years. They will be able to borrow up to the maximum amount of rent arrears owed, or for future rental periods, provided it remains affordable to them.

### 8. Can a tenant apply for more than one loan?

This is not expected, but will be considered on a case by case basis and will be based on an assessment of affordability.

## **9. What rent arrears are covered by the scheme?**

The tenant must not have been in 8 weeks or more of rent arrears prior to March 1 2020.

The loan is for tenants who have built up rent arrears from March 1 2020, and have been struggling to repay their rent arrears, or who may struggle to pay future rent due to Covid-19. This could be due to a change of employment circumstances because of the pandemic, such as those who are coming off furlough, those working zero hours contracts, those who have been shielding or those who have had to self-isolate.

## **10. Who is the loan money paid to?**

The loan amount will be transferred to the landlord or agent on behalf of the tenant. The loan applicant will provide the landlord or agent's name and contact details, and the Credit Union will contact the landlord or agent to ask for bank details to enable the loan payment to be transferred directly.

## **11. How can tenants apply for the scheme?**

Through a range of routes;

- They can contact Credit Unions directly, a list of contact numbers can be found here: <https://creditunionsofwales.co.uk/tsl/>
- They could enquire about a loan by completing an online enquiry form which can be found here: <https://creditunionsofwales.co.uk/tsl/>
- They could be referred through our Early Alert scheme for rent arrears and other debt in the private rented sector which is being delivered by Citizens Advice Cymru.
- They could also be signposted to the scheme by their landlord, agent, friend, family member or local authority.
- Downloadable and printable flyers can be found on participating Credit Union websites. You can access this information here:  
<https://creditunionsofwales.co.uk/tsl>

## **Further information for private sector tenants**

## **12. I'm in rent arrears, what should I do?**

You should speak to your landlord or agent to discuss with them the possibility of agreeing a repayment plan directly.

You could also contact the Citizen's Advice Cymru Private Rented Sector helpline on 0300 330 2177. Friendly advisers provide a free, confidential, independent service for

tenants on ways in which they can maximise their income and manage debt – with a view to helping them pay their rent so they can remain in their homes.

The Tenancy Saver Loan incurs interest, therefore you should consider carefully whether this option is right for you before applying.

### **13. If I had significant rent arrears (at least 8 weeks) prior to 1 March 2020 and I am not eligible for a Tenancy Saver loan what can I do?**

You could contact your nearest Credit Union who may be able to help you.  
You can find contact details here: <https://creditunionsofwales.co.uk/find-my-nearest-credit-union/>

You can also contact the Citizens Advice Cymru Private Rented Sector helpline on 0300 330 2177 where friendly advisers provide a free, confidential, independent service to advise tenants on ways in which they can maximise their income and manage debt – with a view to helping them pay their rent so they can remain in their homes.

You can also make contact with Citizens Advice Cymru in other ways, online here:

<https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us/>

or contact a **Citizen's Advice** debt adviser online here:

<https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/chat-service-money-and-debt/>

Additionally, the general advice line is available on the following number:

Advicelink Cymru: 03444 772 020

(phone lines operate between 9am-5pm Monday to Friday and it is usually busiest at the beginning and the end of the day. They are not open on public holidays)

or Text relay: 03444 111 445

### **14. I've decided that applying for a Tenancy Saver Loan is right for me, what should I do?**

You should speak to your landlord or agent to let them know that you're taking steps to address your rent arrears because Credit Unions will require information from them

in order to process the loan. This will also give them advance warning, as they will be asked to verify some information, which will accompany your loan application.

## **15. Should I let my landlord/agent know that I've applied for a loan?**

If you haven't already, let your landlord or agent know that you have applied for a Tenancy Saver Loan and to give them advance warning that a Credit Union will be in touch with them to verify some information, which will accompany your loan application.

## **16. I've already borrowed money, can I still apply for a Tenancy Saver Loan?**

When you apply for a Tenancy Saver Loan the Credit Union advisor will go through the affordability of the loan with you, so any money you have previously borrowed will also be taken into account when determining the affordability of a Tenancy Saver Loan too.

## **Further information for private sector landlords and agents**

## **17. Can I force my tenant to access the Tenancy Saver Loan scheme?**

No. The Tenancy Saver Loan scheme is voluntary and will involve the tenant opting to apply for a loan.

If your tenant does not want to, or cannot afford to take out a loan through the scheme, we would suggest referring them to the Citizens Advice Cymru Private Rented Sector helpline on 0300 330 2177, where friendly advisers provide a free, confidential, independent service to advise tenants on ways in which they can maximise their income and manage debt – with a view to helping them pay their rent so they can remain in their homes.

The tenant could also make contact with Citizens Advice Cymru in other ways, online here:

<https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us/>

or contact a **Citizen's Advice** debt adviser online here:

<https://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/chat-service-money-and-debt/>

Additionally, the general advice line is available on the following number:

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or Text relay: 03444 111 445

## **18. What happens if a tenant can't repay the loan?**

We would expect the Credit Union to be sympathetic to the situation that a tenant may be in, and to only apply formal recovery of the outstanding loan once all other options and offers of support have been exhausted. The landlord will not be affected by any debt the tenant may owe to the Credit Union.

## **19. I've already served an eviction notice on my tenant, who hasn't paid rent. Can they still access the Tenancy Saver Loan scheme?**

There is nothing to stop a tenant applying for a loan if you have already served an eviction notice, but you should consider removing the notice if the loan means that rent arrears are cleared. If the notice was served on Ground 8 (serious rent arrears), then it is likely that the notice will no longer be valid as the arrears may no longer exist after the funds from the loan have been paid to the landlord/agent.

## **20. How can I find the latest information about Covid 19 and Housing?**

This can be found here: <https://gov.wales/coronavirus-housing-advice>

Details about the Tenancy Saver Loan scheme are also available on the Covid-19 information page on the Rent Smart Wales website here: <https://www.rentsma.../en/covid19info/>



## Cynllun Benthyciad Arbed Tenantiaeth – Cwestiynau Cyffredin

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## **Gwybodaeth gyffredinol am y cynllun Benthyriad Arbed Tenantiaeth**

### **1. Beth yw'r cynllun Benthyriad Arbed Tenantiaeth?**

Mae'r cynllun Benthyriad Arbed Tenantiaeth ar gyfer tenantiaid yn y sector rhentu preifat sydd ar ei hôl hi gyda'u taliadau rhent ac a fydd hefyd yn ei chael hi'n anodd talu eu rhent yn y dyfodol oherwydd COVID-19. Bydd yn cynnig benthyriad fforddiadwy, â llog o 1% APR, a gaiff ei ad-dalu dros gyfnod o hyd at bum mlynedd o ddyddiad cymeradwyo/ dechrau'r benthyriad.

Y landlord, neu ei asiant, fydd yn cael y benthyriad yn uniongyrchol, ar ôl i'r sawl sy'n gofyn am fenthyciad wneud cais llwyddiannus a'i fod wedi'i brosesu.

### **2. Pam mae Llywodraeth Cymru yn cyflwyno'r cynllun?**

Rydym yn cyflwyno'r cynllun er mwyn cefnogi tenantiaid sy'n ei chael hi'n anodd talu eu rhent oherwydd COVID-19. Bydd rhai tenantiaid ar ei hôl hi gyda'u rhent ac yn wynebu'r posiblirwydd o gael eu troi allan oherwydd hynny. Dylai'r cynllun Benthyriad Arbed Tenantiaeth helpu tenantiaid i gadw to uwch eu pennau, a bydd yn sicrhau bod landlordiaid yn cael y rhent sy'n ddyledus iddynt.

### **3. Pam nad benthyriad i landlordiaid/asiantiaid yw hwn?**

Gyda'r Benthyriad Arbed Tenantiaeth, bydd y taliad yn cael ei wneud yn uniongyrchol i'r landlord neu'r asiant am ôl-ddyledion rhent y tenant. Bydd hyn yn golygu bod y landlord neu'r asiant yn cael yr arian yn uniongyrchol, gan olygu nad yw'r tenant yn wynebu'r risg o gael ei droi allan am fod mewn ôl-ddyledion rhent difrifol. Er y byddai'n ddefnyddiol yn y byrdymor mewn rhai achosion, ni fyddai benthyriad i landlord na'i asiant yn mynd i'r afael ag ôl-ddyledion rhent y tenant yn uniongyrchol, ac nid yw'n sicrhau y bydd y landlord yn cael y rhent sy'n ddyledus iddo.

Bydd y benthyriad yn talu am ôl-ddyledion rhent neu daliadau rhent am y misoedd i ddod lle gallai'r tenant ei chael hi'n anodd eu talu – ni all fod yn gysylltiedig ag addasrwydd i rentu a/neu welliannau i'r eiddo.

### **4. Pryd bydd y cynllun yn dechrau?**

Bydd y cynllun yn cael ei lansio ar 7 Hydref 2020. Gellir cyflwyno ceisiadau tan 31 Mawrth 2021.

### **5. Pwy fydd yn gyfrifol am y cynllun?**

Cyngor Gweithredu Gwirfoddol Cymru fydd yn rheoli'r cynllun, a'r Undebau Credyd hynny sy'n cymryd rhan ledled Cymru fydd yn darparu'r benthyciad ac yn cefnogi'r ymgeisydd drwy gydol cyfnod y cynllun.

Mae undebau credyd yn ddewis amgen yn lle benthyciadau diwrnod cyflog a benthycwyr llog uchel eraill. Cânt eu diogelu gan Gynllun lawndal y Gwasanaethau Ariannol.

I gael rhagor o wybodaeth am yr Undebau Credyd sy'n darparu benthyciadau clicoedd yma: <https://creditunionsofwales.co.uk/cy/tsl/>

## Gwybodaeth am y Benthyciad Arbed Tenantiaeth

### 6. Pwy all wneud cais am fenthyciad?

Rhaid bod yn gymwys i gael benthyciad drwy'r cynllun Benthyciad Arbed Tenantiaeth ac mae hyn yn cynnwys y canlynol:

- Rhaid bod gan yr ymgeisydd denantiaeth ar gyfer cartref yng Nghymru
- Rhaid bod yr ymgeisydd yn denant yn y sector preifat
- **Nid** oedd yr ymgeisydd mewn ôl-ddyledion rhent sylweddol e.e. o leiaf wyth wythnos o ôl-ddyledion rhent cyn 1 Mawrth 2020
- Rhaid bod yr ymgeisydd mewn ôl-ddyledion rhent o 1 Mawrth 2020 neu rhaid bod yr ymgeisydd mewn ôl-ddyledion rhent o 1 Mawrth 2020 ac, ar adeg gwneud y cais, y bydd yn ei chael hi'n anodd talu ei rent yn y dyfodol (hyd at dri mis ymlaen llaw) o ganlyniad i COVID-19
- **Nid** yw'r ymgeisydd yn cael budd-dal tai na thaliadau costau tai drwy Gredyd Cynhwysol
- Rhaid bod landlord a/neu asiant yr ymgeisydd fod wedi ei gofrestru â Rhentu Doeth Cymru neu fod wedi'i drwyddedu ganddo
- Yn seiliedig ar incwm yr ymgeisydd, ac asesiad o fforddiadwyedd, rhaid ei fod yn gallu fforddio ad-dalu'r benthyciad
- Nid oedd yr ymgeisydd wedi gwneud cais am Fenthyciad Arbed Tenantiaeth **na'i** gael drwy ddarparwr benthyciadau arall am y cyfnod o rent dan sylw

Mae tenantiaeth yn gytundeb rhwng y tenant a landlord, neu ei asiant. Cytundeb tenantiaeth yw'r contract rhwng y tenant a landlord/asiant.

Mae tenantiaeth a chytundeb tenantiaeth yn galluogi tenant i fyw mewn eiddo ar yr amod ei fod yn talu rhent ac yn dilyn y rheolau. Mae'r cytundeb tenantiaeth yn nodi telerau ac amodau cyfreithiol y denantiaeth. Gall y cytundeb fod yn ysgrifenedig neu ar lafar.

Gall tenantiaeth fod yn un o'r canlynol:

- Am gyfnod penodol
- Yn gyfnodol (ar sail wythnosol neu fisol)

## **7. Faint y gall tenant ei fenthyg?**

Mae'r benthyciad yn seiliedig ar allu'r tenant i'w ad-dalu dros gyfnod o hyd at bum mlynedd. Bydd yn gallu benthyg hyd at yr uchafswm o rent sydd arno, neu daliadau rhent y bydd angen iddo eu gwneud yn y dyfodol, ar yr amod y gall fforddio gwneud hynny.

## **8. A all tenant wneud cais am fwy nag un benthyciad?**

Ni ddisgwylir i hyn ddigwydd, ond caiff achosion eu hystyried yn unigol a bydd unrhyw benderfyniad yn seiliedig ar asesiad o fforddiadwyedd.

## **9. Pa ôl-ddyledion rhent sy'n dod o dan y cynllun?**

Rhaid nad yw'r tenant wedi bod mewn ôl-ddyledion rhent o wyth wythnos neu fwy cyn 1 Mawrth 2020.

Mae'r benthyciad ar gyfer tenantiaid sydd wedi crонni ôl-ddyledion rhent ers 1 Mawrth 2020, ac sydd wedi bod yn ei chael hi'n anodd eu had-dalu, neu a all ei chael hi'n anodd talu eu rhent yn y dyfodol oherwydd COVID-19. Gallai hyn fod oherwydd bod y pandemig wedi effeithio ar eu gwaith, fel y rhai sydd wedi bod ar ffyrlo, y rhai sydd ar gontactau dim oriau, y rhai sydd wedi bod yn gwarchod neu'r rhai sydd wedi gorfol hunanwynsu.

## **10. Pwy sy'n cael yr arian sy'n cael ei fenthyg?**

Bydd y swm sy'n cael ei fenthyg yn cael ei drosglwyddo i'r landlord neu'r asiant ar ran y tenant. Bydd yr ymgeisydd yn rhoi enw a manylion cyswllt y landlord neu'r asiant, a bydd yr Undeb Credyd yn cysylltu â'r landlord neu'r asiant i ofyn am fanylion banc fel bod modd trosglwyddo'r taliad yn uniongyrchol.

## **11. Sut y gall tenantiaid wneud cais am y cynllun?**

Mewn amrywiaeth o ffyrdd:

- Gallant gysylltu ag Undebau Credyd yn uniongyrchol. Mae rhestr o rifau cyswllt ar gael yma: <https://creditunionsofwales.co.uk/cy/tsl/>
- Gallent holi am gael benthyciad drwy gwblhau ffurflen ymholiadau ar-lein sydd ar gael yma: <https://creditunionsofwales.co.uk/cy/tsl/>
- Gallent gael eu hatgyfeirio drwy ein cynllun Rhybudd Cynnar ar gyfer ôl-ddyledion rhent a mathau eraill o ddyled yn y sector rhentu preifat a weinyddir gan Cyngor ar Bopeth Cymru.
- Gallent hefyd gael eu hatgyfeirio at y cynllun gan eu landlord, asiant, ffrind, aelod o'r teulu neu awdurdod lleol.

- Mae taflenni ar gael i'w lawrlwytho a'u hargraffu ar wefannau'r Undebau Credyd sy'n cymryd rhan. Gallwch gael gafael ar y wybodaeth hon yma: <https://creditunionsofwales.co.uk/cy/tsl/>

## Gwybodaeth bellach i denantiaid yn y sector preifat

### 12. Mae gen i ôl-ddyledion rhent, beth ddylwn i ei wneud?

Dylech siarad â'ch landlord neu'r asiant i drafod y posibilrwydd o gytuno ar gynllun ad-dalu yn uniongyrchol.

Gallech hefyd ffonio llinell gymorth Sector Rhentu Preifat Cyngor ar Bopeth Cymru ar 0300 330 2177. Bydd cynghorwyr cyfeillgar yn darparu gwasanaeth annibynnol, cyfrinachol am ddim i denantiaid ar sut y gallant wneud i'w harian fynd ymhellach a rheoli eu dyledion – y nod yw eu helpu i dalu eu rhent fel y gallant gadw to uwch eu pen.

Rhaid talu llog ar y Benthyciad Arbed Tenantiaeth, felly dylech ystyried yn ofalus a yw hyn yn iawn i chi cyn gwneud cais.

### 13. Os oedd gen i ôl-ddyledion rhent sylwedol (o leiaf wyth wythnos) cyn 1 Mawrth 2020 ac nad wyf yn gymwys i gael Benthyciad Arbed Tenantiaeth, beth ddylwn i ei wneud?

Gallech gysylltu â'ch Undeb Credyd agosaf a all eich helpu. Mae'r manylion cyswllt yma: <https://creditunionsofwales.co.uk/cy/find-my-nearest-credit-union/>

Gallwch hefyd ffonio llinell gymorth Sector Rhentu Preifat Cyngor ar Bopeth Cymru ar 0300 330 2177, lle bydd cynghorwyr cyfeillgar yn darparu gwasanaeth annibynnol, cyfrinachol am ddim i gynghori tenantiaid ar sut y gallant wneud i'w harian fynd ymhellach a rheoli eu dyledion – y nod yw eu helpu i dalu eu rhent fel y gallant gadw to uwch eu pennau.

Gallech hefyd gysylltu â Cyngor ar Bopeth Cymru mewn ffyrdd eraill, ar-lein yma:

<https://www.citizensadvice.org.uk/cymraeg/amdanom-ni/contact-us/contact-us/Cysylltu-a-ni/>

neu gysylltu ag un o gynghorwyr dyled **Cyngor ar Bopeth Cymru** ar-lein yma:

<https://www.citizensadvice.org.uk/cymraeg/amdanom-ni/contact-us/contact-us/sgwrsiwch-a-ni-ar-lein-am-ddyled/>

Hefyd, mae'r llinell gyngor gyffredinol ar gael ar y rhif canlynol:

Advicelink Cymru: 03444 772 020

(mae'r llinellau ffôn ar agor rhwng 9am a 5pm o ddydd Llun i ddydd Gwener ac mae fel arfer brysuraf ben bore a diwedd y dydd. Nid ydynt ar agor ar wyliau cyhoeddus)

neu Text relay: 03444 111 445

#### **14. Rwyf wedi penderfynu mai Benthyciad Arbed Tenantiaeth sy'n iawn i mi, beth ddylwn i ei wneud?**

Dylech siarad â'ch landlord neu'r asiant i ddweud eich bod yn cymryd camau i dalu eich ôl-ddyledion rhent oherwydd bydd angen i Undebau Credyd gael gwybodaeth oddi wrthynt er mwyn prosesu'r benthyciad. Bydd hyn hefyd yn rhoi rhybudd ymlaen llaw iddynt, oherwydd gofynnir iddynt gadarnhau rhywfaint o wybodaeth, a fydd yn cael ei chyflwyno gyda'ch cais am fenthyciad.

#### **15. A ddylwn i roi gwybod i'm landlord/asiant fy mod i wedi gwneud cais am fenthyciad?**

Os nad ydych wedi gwneud yn barod, gadewch i'ch landlord neu'r asiant wybod eich bod wedi gwneud cais am Fenthyciad Arbed Tenantiaeth a rhybuddiwrch nhw ymlaen llaw y bydd Undeb Credyd mewn cysylltiad i gadarnhau rhywfaint o wybodaeth, a fydd yn cael ei chyflwyno gyda'ch cais am fenthyciad.

#### **16. Rwyf eisoes wedi benthyg arian, a allaf wneud cais am Fenthyciad Arbed Tenantiaeth o hyd?**

Pan fyddwch yn gwneud cais am Fenthyciad Arbed Tenantiaeth bydd cyngorydd yr Undeb Credyd yn trafod fforddiadwyedd y benthyciad â chi, felly bydd unrhyw arian rydych wedi'i benthyg o'r blaen hefyd yn cael ei ystyried wrth benderfynu ar fforddiadwyedd Benthyciad Arbed Tenantiaeth hefyd.

#### **Gwybodaeth bellach i landlordiaid ac asiantiaid yn y sector preifat**

#### **17. A allaf orfodi fy nhenant i wneud cais am Fenthyciad Arbed Tenantiaeth?**

Na allwch. Mae'r cynllun Benthyciad Arbed Tenantiaeth yn wirfoddol a rhaid i'r tenant ddewis gwneud cais am fenthyciad.

Os nad yw eich tenant yn dymuno cael benthyciad drwy'r cynllun, neu os na all fforddio gwneud hynny, byddem yn awgrymu dweud wrtho am ffonio llinell gymorth Sector Rhentu Preifat Cyngor ar Bopeth Cymru ar 0300 330 2177, lle bydd cynghorwyr cyfeillgar yn darparu gwasanaeth annibynnol, cyfrinachol am ddim i gynghori tenantiaid ar sut y gallant wneud i'w harian fynd ymhellach a rheoli eu dyledion – y nod yw eu helpu i dalu eu rhent fel y gallant gadw to uwch eu pennau.

Gallai'r tenant hefyd gysylltu â Cyngor ar Bopeth Cymru mewn ffyrdd eraill, ar-lein yma:

<https://www.citizensadvice.org.uk/cymraeg/amdanom-ni/contact-us/contact-us/Cysylltu-a-ni/>

neu gysylltu ag un o gynghorwyr dyled **Cyngor ar Bopeth Cymru** ar-lein yma:

<https://www.citizensadvice.org.uk/cymraeg/amdanom-ni/contact-us/contact-us/sgwrswch-a-ni-ar-lein-am-ddyled/>

Hefyd, mae'r llinell gyngor gyffredinol ar gael ar y rhif canlynol:

Advicelink Cymru: 03444 772 020

(mae'r llinellau ffôn ar agor rhwng 9am a 5pm o ddydd Llun i ddydd Gwener ac mae fel arfer brysuraf ben bore a diwedd y dydd. Nid ydynt ar agor ar wyliau cyhoeddus)

neu Text relay: 03444 111 445

## **18. Beth sy'n digwydd os na all tenant ad-dalu benthyciad?**

Byddem yn disgwyl i'r Undeb Credyd ddangos trugaredd a dim ond cymryd camau ffurfiol i adenennill y benthyciad sy'n weddill os bydd pob opsiwn a chynnig arall o gymorth wedi methu. Ni fydd unrhyw ddyled a all fod yn ddyledus gan y tenant i'r Undeb Credyd yn effeithio ar y landlord.

## **19. Rwyf eisoes wedi rhoi hysbysiad troi allan i fy nhenant, nad yw wedi talu ei rent. A all wneud cais am Fenthyciad Arbed Tenantiaeth o hyd?**

Nid oes dim byd yn atal tenant rhag gwneud cais am fenthyciad os ydych eisoes wedi rhoi hysbysiad troi allan iddo, ond dylech ystyried tynnu'r hysbysiad yn ôl os yw'r benthyciad yn golygu y caiff ôl-ddyledion rhent eu clirio. Os cafodd yr hysbysiad ei roi ar Sail 8 (ôl-ddyledion rhent difrifol), yna mae'n debygol na fydd yr hysbysiad yn ddilys mwyach oherwydd efallai na fydd yr ôl-ddyledion yn bodoli mwyach unwaith y bydd y benthyciad wedi'i dalu i'r landlord/asiant.

**20. Ble y gallaf gael y wybodaeth ddiweddaraf am COVID-19 a Thai?**

Mae ar gael yma: <https://llyw.cymru/cyngor-tai-y-coronafeirws>

Mae manylion am y cynllun Benthyriad Arbed Tenantiaeth hefyd ar gael ar dudalen wybodaeth COVID-19 ar wefan Rhentu Doeth Cymru yma: <https://www.rhentudoeth.llyw.cymru/cym/covid19info/>