9 Signs

that a friend or work colleague may be at **risk** of **losing their home**

Shelter Cymru

www.sheltercymru.org.uk

1 Have they recently had a relationship breakdown?

This could separate the household and threaten the tenancy.

2 Do they seem to be struggling financially?

Are they trying to save money on basics such as food or transport? This may mean they are also struggling to cover their rent or mortgage.

3 Have they spoken about the condition of their home?

Perhaps they can't afford repairs. This could affect their health or even make the home too dangerous to live in.

Most people are only three pay packets away from homelessness

Housing Help mobile app

Download Shelter Cymru's free mobile app for expert housing advice and information.

sheltercymru.org.uk/app

GET IT ON Google Play | Download on the App Store | Windows Store

We are sorry that this app is not currently available in Welsh, however if you would like to speak to an adviser in Welsh please contact 0345 075 5005.

4 Have terms and conditions changed in their workplace?

Have they had their hours reduced or been made redundant? This could impact on their ability to pay bills.

5 Are they having health problems, physical or mental?

This could affect their ability to deal with everyday matters, and their home could become unsuitable for their needs.

6 Have they spoken of the difficulty of finding a home?

A person may be struggling to find a suitable property they can afford due to high fees, rents or set-up costs.

Housing advice when you need it.

Shelter Cymru | Live Yn fyw

0345 075 5005

emailadvice@sheltercymru.org.uk
www.sheltercymru.org.uk

7 Are they changing jobs?

This could affect their income. If their accommodation is tied to their job they may need to find somewhere else to live urgently.

8 Has there been a change in government policies that would affect them?

Changes such as the benefit cap could put them in hardship even if they've been managing fine so far.

9 Has there been a change in their household?

If there's a new addition to the family or if someone moves out, this could affect the household income.

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Registered charity no. 515902

Housing Help

app symudol

Lawrlwythwch app symudol Shelter Cymru am ddim am gyngor a gwybodaeth arbenigol ar dai

sheltercymru.org.uk/app

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Ymddiheurwn nad yw'r app yma ar gael yn Gymraeg ar hyn o bryd, ond os hoffech siarad ag ymgynghorydd yn Gymraeg cysylltwch ar 0345 075 5005

1

A ydyn nhw wedi profi tor-perthynas yn ddiweddar?

Gallai hyn wahanu'r aelwyd a bygwth y tenantiaeth.

2

A ydyn nhw'n ymddangos fel petaent yn ei chael hi'n anodd cael dau pen llinyn ynghyd?

Ydyn nhw'n ceisio arbed arian ar bethau sylfaenol fel bwyd a thrafnidiaeth? Gallai hyn olygu eu bod hefyd yn ei chael hi'n anodd talu rhent neu forgais.

3

A ydyn nhw wedi siarad am gyflwr eu cartref?

Efallai nad ydynt yn gallu fforddio atgyweiriadau. Gallai hyn effeithio ar eu hiechyd neu wneud y cartref yn rhy beryglus i fyw ynddo.

Mae'r rhan fwyaf o bobl dri pecyn cyflog yn unig bant o fod yn ddigartref

4

A ydy termau ac amodau gwaith wedi newid yn y gweithle?

Ydyn nhw wedi cael gostyngiad yn eu horiau neu eu diswyddo? Gallai hyn gael effaith ar eu gallu i dalu biliau.

5

A oes ganddynt broblemau iechyd, corfforol neu feddyliol?

Gallai hyn gael effaith ar eu gallu i ddelio â materion bob dydd, a gallai eu cartref ddod yn anaddas i'w hanghenion.

6

A ydyn nhw wedi sôn am yr anhawster o ddod o hyd i gartref?

Efallai bod person yn cael trafferth dod o hyd i gartref addas a fforddiadwy oherwydd ffioedd uchel, cost rhent neu gostau sefydlu tenantiaeth.

Cyngor ar dai pan rydych ei angen

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9 Arwydd

bod ffrind neu gydweithiwr mewn **perygl** o **golli eu cartref**

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7

A ydyn nhw'n newid swydd?

Gallai hyn gael effaith ar eu hincwm. Os yw'r cartref ynghlwm wrth y swydd, efallai y bydd yn rhaid iddynt ddod o hyd i lety ar frys.

8

A oes newid wedi bod ym mholisïau'r llywodraeth a allai effeithio arnyn nhw?

Gallai newidiadau fel y cap budd-dal lles fod wedi eu gosod mewn cynni ariannol hyd yn oed os oeddent yn llwyddo i ymdopi yn iawn cyn hynny.

9

A oes newid wedi bod ym maint eu haelwyd?

A oes ychwanegiad newydd i'r teulu neu os oes rhywun yn symud allan, gallai hyn effeithio ar eu hincwm.

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