

A large, stylized graphic of the letters 'CCW' in a light blue, rounded font, positioned horizontally across the middle of the page. The letters are thick and have a slight shadow effect, giving them a three-dimensional appearance.

CCW

The voice for water consumers
Y corff sy'n rhoi llais i ddefnyddwyr dŵr

**Help for water customers
struggling to pay in Wales**

Water companies recognise that sometimes people can struggle to pay their bills and may fall into debt. If this happens to you, your water company can help. Below are the types of schemes that companies offer, but not all companies can offer every scheme. Contact your water company to explain your situation and they will be able to tell you what help they can provide.



Dŵr Cymru Welsh Water

Affordability help paying your water bills

HelpU Scheme

Households with low income are eligible for the HelpU scheme. If you qualify for this scheme, you will pay a fixed charge of £211 for water and sewerage charges for 2020/21.

Eligibility:

- ✓ Household customer of Dŵr Cymru Welsh Water
- ✓ Household must be in receipt of at least one means tested benefit.
- ✓ The combined household income must be within the threshold for the household size:
 - One person = £9,200*
 - Two person = £13,900*
 - Three+ person = 15,500*

**Excludes housing benefit, council tax support, disability benefits & premiums, carer's allowance & carer premiums*

Contact Dŵr Cymru Welsh Water to discuss the HelpU Scheme on 0800 052 0145.

A growing list of organisations (i.e. Registered Social Landlords, local authorities, Charities, Money Advice agencies) trained by Dŵr Cymru can refer eligible candidates directly to the company, speeding up approval.

<https://www.dwrcymru.com/en/My-Account/Helpu.aspx>

Customer Assistance Fund

This scheme aims to encourage those already in debt to make regular payments and reduce their debt or the likelihood of further debt. Eligible customers need to make payments against a pre-agreed payment plan set by Dŵr Cymru Welsh Water for the

current year's charges. Once the customer has made every payment for 6 months, the company will write off 50% of the customer's debt. If the customer continues to pay against the pre-agreed payment plan for a further 6 months, the company will then write off the remaining debt.

Eligibility:

- ✓ Household customer of Dŵr Cymru Welsh Water
- ✓ More than £150 in debt with water and sewerage charges

Contact Dŵr Cymru Welsh Water to discuss Customer Assistance Fund on 0800 052 0145 or visit <https://www.dwrcymru.com/en/Self-Service/Affordability/CAF.aspx>

This scheme can benefit customers with a very low credit rating score.

Water Direct

Working with the Department for Work and Pensions (DWP) this scheme offers customers the option to pay water and sewerage charges through their benefits. If application is successfully made the company will apply a £25 discount to the current year's charges.

Eligibility:

- ✓ Household customer of Dŵr Cymru Welsh Water
- ✓ Is in receipt of certain benefits and has debt outstanding against water and sewerage charges from more than 12 months ago

Contact Dŵr Cymru Welsh Water to discuss Water Direct on 0800 052 0145 or visit <http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill/Water-Direct.aspx>

WaterSure Wales

Available to customers in receipt of certain benefits and who have either a large family or a member of the household with a medical condition that requires a significant use of water.

Water and sewerage bill are capped at £343 for 2020/21. Customers who are required to have a water meter fitted because of this scheme, can revert to unmetered charges at any time.

Eligibility:

- ✓ Previously on Welsh Water assist tariff and has been moved onto this scheme or household customer of Dŵr Cymru Welsh Water and has a water meter
- ✓ Is in receipt of certain benefits and either has three or more children for which child benefit is received living at home, or a member of the household has a medical condition that requires a significant use of water

Contact Dŵr Cymru Welsh Water to discuss WaterSure Wales on 0800 052 0140 or visit <https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill/WaterSure-Wales.aspx>

Payment Plans

Direct Debit – weekly, monthly, half-yearly, full payment options available as well as short term payment breaks.

Payment Card or Booklet – weekly (for non-metered customers only), fortnightly, monthly.

Eligibility:

- ✓ Household customer of Dŵr Cymru Welsh Water

Contact Dŵr Cymru Welsh Water to discuss Payment Plans on 0800 052 0145 or visit <http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Bill.aspx> to apply online for all the above schemes.



Hafren Dyfrdwy

Affordability

Here2help

Eligible customers may be entitled to receive between 10% and 90% reduction off the average household bill since 1 April.

Eligibility:

- ✓ Household customer of Hafren Dyfrdwy
- ✓ Struggling to pay your bill and have a low disposable income

Contact Hafren Dyfrdwy to discuss the Here2help scheme If you live in Wrexham or Powys on 0800 085 3053 or visit <https://www.hdcymru.co.uk/my-account/help-with-account/am-i-eligible-to-get-money-off-my-bill/>

Matching Plus Scheme

In 2020, the Hafren Dyfrdwy launched a payment matching scheme to help customers who are already in debt. This scheme is currently targeting customers whose application for the Here2Help tariff has been rejected and who are already in debt speak to the company, to discuss agreed payment instalments that could help you reduce or write off your debt.

Contact Hafren Dyfrdwy on 0333 207 565

Water Direct

Working with the Department for Work and Pensions (DWP) this scheme offers the customer the option to pay water charges through their benefits.

Eligibility:

- ✓ Household customer of Hafren Dyfrdwy
- ✓ Is in receipt of benefits and has over £50 debt outstanding against water charges

Contact Hafren Dyfrdwy to discuss Water Direct on 0333 207 5650 or visit <https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/water-direct/>

WaterSure

Available to customers in receipt of certain benefits who have a water meter and which have either a large family or a member of the household with a medical condition that requires a significant use of water.

If you live in Powys and both your water and sewerage services are provided by Hafren Dyfrdwy, your water and sewerage bill is capped at £299.49 for 2020/21.

If you live in Powys and your water is supplied by Hafren Dyfrdwy and your sewerage services are provided by Dŵr Cymru, your water is capped at £161.79 and sewerage £200 for 2020/21.

In you live in Wrexham and your water is supplied by Hafren Dyfrdwy and your sewerage services are provided by Dŵr Cymru, your water bill is capped at £161.79 and sewerage is capped £200 for 2020/21.

Eligibility:

- ✓ Household customer of Hafren Dyfrdwy and has a water meter
- ✓ Is in receipt of benefits and either has three or more children for which child benefit is received living at home, or a member of the household has a medical condition that requires a significant use of water

Contact Hafren Dyfrdwy to discuss WaterSure on 0330 678 0679 or visit <https://www.hdcymru.co.uk/my-account/help-with-account/i-have-a-low-income-but-my-water-usage-is-high/>

Payment Plans

Direct Debit – fortnightly, monthly, half-yearly & full payment options available.

Payment Card or Booklet – weekly, fortnightly, monthly, half-yearly & full payment options available.

Eligibility:

- ✓ Household customer of Hafren Dyfrdwy

Contact Hafren Dyfrdwy to discuss Payment Plans on 0330 678 0679 or visit online:

Water Direct: <https://www.hdcymru.co.uk/help-and-contact/faqs/i%27m-unemployed-a-pensioner-on-a-low-income-what-is-water-direct-and-am-i-eligible/>

Water sure: [https://www.hdcymru.co.uk/content/dam/hdcymru/my-account/personalised-service/WaterSure-application-form-2018-HD-\(VISUAL\).pdf](https://www.hdcymru.co.uk/content/dam/hdcymru/my-account/personalised-service/WaterSure-application-form-2018-HD-(VISUAL).pdf)

Dŵr Cymru Welsh Water and Hafren Dyfrdwy

Priority Services

Priority services assist customers who may find they need extra help. This could be because of an illness, disability, financial difficulties or language barriers.

Eligibility:

- ✓ Household customer of Dŵr Cymru Welsh Water or Hafren Dyfrdwy, who may have:
 - hearing impairment
 - sight impairment
 - speech impairment
 - cognitive impairment
 - limited mobility
 - learning difficulties
 - dyslexia
 - dyspraxia

- a medical need for water, such as home dialysis or to take regular medication
- English or Welsh not first language; or
- another reason as to why they may benefit from the additional help

Examples of available assistance:

- ✓ Password scheme - register a password that the water company will use if they need to call at your property.
- ✓ Employee identity check.
- ✓ Nominated contact - register for a relative, friend or carer to also be contacted about a bill or water emergency.
- ✓ Help with reading your water meter.
- ✓ Emergency water supply - if you have no water and cannot get to a collection point or need it for medical reasons.
- ✓ Large print documents.
- ✓ Braille documents.
- ✓ E-mail contact.
- ✓ Documents on audio tape/CD/MP3.
- ✓ Text relay.
- ✓ Alternative language documents.
- ✓ Interpreter services.
- ✓ Welsh language services.
- ✓ Water efficiency audit - to check if you can save water and save money.

Contact your water company to tell them of the help you need:

Dŵr Cymru Welsh Water customers can contact 0800 052 0145 or visit

<https://www.dwrcymru.com/en/My-Account/Priority-Services.aspx>

Hafren Dyfrdwy customers can contact 0330 678 0679 or visit

<https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-a-medical-condition-or-disability/>



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CCW financial help advice

Consider switching to a meter

If your property has more people living in it than bedrooms, it's worth checking to see if switching to a water meter would help reduce your bill. Use our online calculator to find out any potential savings <http://www.ccwater.org.uk/watermetercalculator>

If you are supplied by two different water companies, you can receive assistance from both of them on the different schemes they offer. The billing company should take care of this for you.

Boost income

Use the benefit calculator and grants search tools on our website to check if you are receiving the benefits you are entitled to, and identify opportunities to access other financial help.

<https://www.ccwater.org.uk/households/save-money/benefits-calculator/>




<https://www.ccwater.org.uk/households/save-money/grants-search-tool/>

If you need further independent specialist advice regarding the above or help resolving a complaint, please call us on 0300 034 3333.

Further details can be found on our website at <https://www.ccwater.org.uk/households/>

Other organisations that can help if you are struggling with debt

Don't be ashamed if you are struggling with debt. It can happen to anyone at any time and is often caused by circumstances outside of your control. The following debt advice agencies understand this and help thousands of people who are in debt every year and can give you the best advice for free.

	StepChange Debt Charity	www.stepchange.org	0800 138 1111
	National Debtline	www.nationaldebtline.org	0808 808 4000
	Debt Advice Foundation	www.debtadvicefoundation.org	0800 043 4050
	Citizens Advice	www.citizensadvice.org.uk	Call your local branch
	Christians against poverty	www.capuk.org	0800 328 0006
	Money Advice Service	www.moneyadviceservice.org.uk	Tel: 0800 138 7777
	PayPlan	www.payplan.com	0800 280 2816



The voice for water consumers

Y corff sy'n rhoi llais i ddefnyddwyr dŵr

Contact us

CCW,
1st Floor,
Victoria Square House,
Victoria Square,
Birmingham,
B2 4AJ.

0300 034 2222 in England

0300 034 3333 in Wales



[ccwater.org.uk](https://www.ccwater.org.uk)



CCW

The voice for water consumers
Y corff sy'n rhoi llais i ddefnyddwyr dŵr

**Cymorth i gwsmeriaid d r
yng Nghymru sy'n ei chael
hi'n anodd talu**

Mae cwmnïau dŵr yn cydnabod y gall pobl ei chael hi'n anodd talu eu biliau weithiau ac y gallant fynd i ddyled. Os yw hyn yn digwydd i chi, gall eich cwmni dŵr helpu. Isod, nodir y mathau o gynlluniau y mae cwmnïau'n eu cynnig, ond ni all pob cwmni gynnig pob cynllun. Cysylltwch â'ch cwmni dŵr i egluro eich sefyllfa a byddant yn gallu dweud wrthyich pa gymorth y gallant ei gynnig.



Dŵr Cymru

Cymorth fforddiadwyedd i dalu eich biliau dŵr

Cynllun HelpU

Mae cartrefi ag incwm isel yn gymwys ar gyfer cynllun HelpU. Os ydych chi'n gymwys ar gyfer y cynllun hwn, byddwch yn talu tâl sefydlog o £211 ar gyfer taliadau dŵr a charthffosiaeth yn 2020/21.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Dŵr Cymru
- ✓ Rhaid i aelwyd fod yn derbyn o leiaf un budd-dal seiliedig ar brawf modd.
- ✓ Rhaid i incwm cyfunol yr aelwyd fod o fewn y trothwy ar gyfer maint yr aelwyd:
 - Un unigolyn = £9,200*
 - Dau unigolyn = £13,900*
 - Tri+ unigolyn = 15,500*

**Heb gynnwys budd-dal tai, cymorth y dreth gyngor, budd-daliadau a phremiymau anabled, lwfans gofalwr a phremiymau gofalwr*

Ffoniwch Dŵr Cymru i drafod cynllun HelpU ar 0800 052 0145.

Mae rhestr gynyddol o sefydliadau (h.y. landlordiaid cymdeithasol cofrestredig, awdurdodau lleol, elusennau, asiantaethau cynghori ar arian) sydd wedi'u hyfforddi gan Dŵr Cymru sy'n gallu atgyfeirio ymgeiswyr cymwys yn uniongyrchol at y cwmni, gan gyflymu'r broses gymeradwyo. <https://www.dwrcymru.com/cy-GB/My-Account/Helpu.aspx>

Cronfa Cymorth i Gwsmeriaid

Nod y cynllun hwn yw annog y rheini sydd eisoes mewn dyled i wneud taliadau rheolaidd a lleihau eu dyledion neu'r tebygrwydd o ragor o ddyled. Mae angen i gwsmeriaid cymwys wneud taliadau'n unol â chynllun talu y cytunir arno ymlaen llaw

a drefnir gan Dŵr Cymru ar gyfer taliadau'r flwyddyn bresennol. Ar ôl i'r cwsmer wneud pob taliad am 6 mis, bydd y cwmni'n dileu 50% o ddyled y cwsmer. Os yw'r cwsmer yn parhau i dalu'n unol â'r cynllun talu y cytunir arno ymlaen llaw am 6 mis arall, yna bydd y cwmni yn dileu'r ddyled sy'n weddill.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Dŵr Cymru
- ✓ Mwy na £150 mewn dyled gyda thaliadau dŵr a charthffosiaeth

Ffoniwch Dŵr Cymru i drafod y Gronfa Cymorth i Gwsmeriaid ar 0800 052 0145 neu ewch i <https://www.dwrcymru.com/cy-GB/Self-Service/Affordability/CAF.aspx>

Gall y cynllun hwn fod o fudd i gwsmeriaid sydd â sgôr credyd isel iawn.

Dŵr Uniongyrchol

Mae'r cynllun hwn, sy'n gweithio gyda'r Adran Gwaith a Phensiynau (DWP), yn cynnig y dewis i gwsmeriaid dalu taliadau dŵr a charthffosiaeth drwy eu budd-daliadau. Os yw cais yn llwyddiannus bydd y cwmni yn rhoi gostyngiad o £25 ar daliadau'r flwyddyn bresennol.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Dŵr Cymru
- ✓ Rhywun sy'n derbyn budd-daliadau penodol sydd mewn dyled am daliadau dŵr a charthffosiaeth o gyfnod dros 12 mis yn ôl

Ffoniwch Dŵr Cymru i drafod Dŵr Uniongyrchol ar 0800 052 0145 neu ewch i <https://www.dwrcymru.com/cy-GB/My-Account/Help-Paying-My-Water-Bill/Water-Direct.aspx>

WaterSure Cymru

Ar gael i gwsmeriaid sy'n derbyn budd-daliadau penodol ac sydd â theulu mawr neu aelod o'r aelwyd sydd â chyflwr meddygol sy'n gofyn am ddefnydd sylweddol o ddŵr.

Mae'r bil dŵr a charthffosiaeth wedi'i gapio ar £343 ar gyfer 2020/21. Gall cwsmeriaid y mae'n ofynnol iddynt gael mesurydd dŵr wedi'i osod oherwydd y cynllun hwn droi'n ôl at daliadau heb fesurydd ar unrhyw adeg.

Pwy sy'n gymwys:

- ✓ Wedi bod ar dariff cymorth Dŵr Cymru yn flaenorol ac wedi'i symud i'r cynllun hwn neu gwsmer cartref Dŵr Cymru sydd â mesurydd dŵr
- ✓ Rhywun sy'n derbyn budd-daliadau penodol ac sydd naill ai â thri neu fwy o blant y derbynnir budd-dal plant ar eu cyfer yn byw gartref, neu mae gan aelod o'r aelwyd gyflwr meddygol sy'n gofyn am ddefnydd sylweddol o ddŵr

Ffoniwch Dŵr Cymru i drafod WaterSure Cymru ar 0800 052 0140 neu ewch i <https://www.dwrcymru.com/cy-GB/My-Account/Help-Paying-My-Water-Bill/WaterSure-Wales.aspx>

Cynlluniau Talu

Debyd Uniongyrchol – opsiynau talu wythnosol, misol, bob hanner blwyddyn a thalu'n llawn ar gael yn ogystal â seibiannau talu tymor byr.

Cerdyn neu Lyfryn Talu – wythnosol (ar gyfer cwsmeriaid heb fesurydd yn unig), bob pythefnos, bob mis.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Dŵr Cymru

Ffoniwch Dŵr Cymru i drafod cynlluniau talu ar 0800 052 0145 neu ewch i <https://www.dwrcymru.com/cy-GB/My-Account/Help-Paying-My-Water-Bill.aspx> i wneud cais ar-lein am yr holl gynlluniau uchod.



Hafren Dyfrdwy

Fforddiadwyedd

Here2help

Efallai y bydd gan gwsmeriaid cymwys hawl i gael rhwng 10% a 90% o ostyngiad ar y bil cartref cyfartalog ers 1 Ebrill.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Hafren Dyfrdwy
- ✓ Cael trafferth talu eich bil ac mae gennych incwm gwario isel

Os ydych chi'n byw yn Wrecsam neu ym Mhowys, ffoniwch Hafren Dyfrdwy i drafod y cynllun Here2help ar 0800 085 3053 neu ewch i <https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme/>

Cynllun Matching Plus

Ym 2020, lansiodd Hafren Dyfrdwy gynllun paru taliadau i helpu cwsmeriaid sydd eisoes mewn dyled. Ar hyn o bryd, mae'r cynllun yn targedu cwsmeriaid y gwrthodwyd eu cais am y tariff Here2Help ac sydd eisoes mewn dyled, er mwyn iddynt siarad â'r cwmni i drafod rhandaliadau y cytunir arnynt a allai eu helpu i leihau neu ddileu eu dyled.

Ffoniwch Hafren Dyfrdwy ar 0333 207 565

Dŵr Uniongyrchol

Mae'r cynllun hwn, sy'n gweithio gyda'r Adran Gwaith a Phensiynau (DWP), yn cynnig y dewis i'r cwsmer dalu taliadau dŵr trwy eu budd-daliadau.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Hafren Dyfrdwy
- ✓ Rhywun sy'n derbyn budd-daliadau ac sydd â thros £50 o ddyled am daliadau dŵr

Ffoniwch Hafren Dyfrdwy i drafod Water Direct ar 0333 207 5650 neu ewch i <https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/water-direct/>

WaterSure

Ar gael i gwsmeriaid sy'n derbyn budd-daliadau penodol sydd â mesurydd dŵr ac sydd â theulu mawr neu aelod o'r aelwyd sydd â chyflwr meddygol sy'n gofyn am ddefnydd sylweddol o ddŵr.

Os ydych chi'n byw ym Mhowys a bod eich gwasanaethau dŵr a charthffosiaeth yn cael eu darparu gan Hafren Dyfrdwy, mae eich bil dŵr a charthffosiaeth wedi'i gapio ar £299.49 ar gyfer 2020/21.

Os ydych chi'n byw ym Mhowys a bod eich dŵr yn cael ei gyflenwi gan Hafren Dyfrdwy a'ch gwasanaethau carthffosiaeth yn cael eu darparu gan Dŵr Cymru, mae eich bil dŵr wedi'i gapio ar £161.79 a charthffosiaeth £200 am 2020/21.

Os ydych chi'n byw yn Wrecsam a'ch dŵr yn cael ei gyflenwi gan Hafren Dyfrdwy a'ch gwasanaethau carthffosiaeth yn cael eu darparu gan Dŵr Cymru, mae eich bil dŵr wedi'i gapio ar £161.79 a'ch bil carthffosiaeth wedi'i gapio ar £200 ar gyfer 2020/21.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Hafren Dyfrdwy sydd â mesurydd dŵr

- ✓ Rhywun sy'n derbyn budd-daliadau ac sydd â naill ai tri neu fwy o blant y derbynir budd-dal plant ar eu cyfer sy'n byw gartref, neu mae gan aelod o'r cartref gyflwr meddygol sy'n gofyn am ddefnydd sylweddol o ddŵr

Ffoniwch Hafren Dyfrdwy i drafod WaterSure ar 0330 678 0679 neu ewch i <https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/watersure-scheme/>

Cynlluniau Talu

Debyd Uniongyrchol – opsiynau talu bob pythefnos, bob mis, bob hanner blwyddyn a thalu'n llawn ar gael.

Cerdyn neu Lyfryn Talu - opsiynau talu wythnosol, bob pythefnos, bob mis, bob hanner blwyddyn a thalu'n llawn ar gael.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref Hafren Dyfrdwy

Ffoniwch Hafren Dyfrdwy i drafod cynlluniau talu ar 0330 678 0679 neu ewch ar-lein:

Dŵr Uniongyrchol: <https://www.hdcymru.co.uk/help-and-contact/faqs/i%27m-unemployed-a-pensioner-on-a-low-income-what-is-water-direct-and-am-i-eligible/>

WaterSure: [https://www.hdcymru.co.uk/content/dam/hdcymru/my-account/personalised-service/WaterSure-application-form-2018-HD-\(VISUAL\).pdf](https://www.hdcymru.co.uk/content/dam/hdcymru/my-account/personalised-service/WaterSure-application-form-2018-HD-(VISUAL).pdf)

Dŵr Cymru a Hafren Dyfrdwy

Gwasanaethau â Blaenoriaeth

Mae gwasanaethau â blaenoriaeth yn cynorthwyo cwsmeriaid y gall fod angen cymorth ychwanegol arnynt. Gallai hyn fod oherwydd salwch, anabledd, anawsterau ariannol neu rwystrau ieithyddol.

Pwy sy'n gymwys:

- ✓ Cwsmer cartref dŵr Cymru neu Hafren Dyfrdwy, a all fod â:
 - nam ar y clyw
 - nam ar y golwg
 - nam ar y lleferydd
 - nam gwybyddol
 - symudedd cyfyngedig

- anawsterau dysgu
- dyslecsia
- dyspracsia
- angen meddygol am ddŵr, fel dialysis yn y cartref neu i gymryd meddyginiaeth yn rheolaidd
- iaith gyntaf heblaw Cymraeg neu Saesneg; neu
- reswm arall pam y gallai cymorth ychwanegol fod o fudd iddyn nhw

Engbreiffiau o'r cymorth sydd ar gael:

- ✓ Cynllun cyfrinair – cofrestrwch gyfrinair y bydd y cwmni dŵr yn ei ddefnyddio os bydd angen iddyn nhw alw yn eich eiddo.
- ✓ Gwiriad adnabod gweithwyr.
- ✓ Cyswllt a enwebir – cofrestrwch er mwyn i'r cwmni dŵr gysylltu â pherthynas, ffrind neu ofalwr ynglŷn â bil neu argyfwng dŵr hefyd.
- ✓ Help gyda darllen eich mesurydd dŵr.
- ✓ Cyflenwad dŵr mewn argyfwng – os nad oes gennych ddŵr ac os na allwch gyrraedd pwynt casglu neu os oes angen dŵr arnoch am resymau meddygol.
- ✓ Dogfennau print bras.
- ✓ Dogfennau Braille.
- ✓ Cyswllt e-bost.
- ✓ Dogfennau ar dâp sain/CD/MP3.
- ✓ Neges destun.
- ✓ Dogfennau mewn iaith amgen.
- ✓ Gwasanaethau cyfieithu.
- ✓ Gwasanaethau Cymraeg.
- ✓ Archwiliad effeithlonrwydd dŵr – i weld a allwch arbed dŵr ac arbed arian.

Cysylltwch â'ch cwmni dŵr i ddweud wrthyn nhw am y cymorth sydd ei angen arnoch chi:

Gall cwsmeriaid Dŵr Cymru ffonio 0800 052 0145 neu ymweld â

<https://www.dwrcymru.com/cy-GB/My-Account/Priority-Services.aspx>

Gall cwsmeriaid Hafren Dyfrdwy ffonio 0330 678 0679 neu ymweld â

<https://www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-a-medical-condition-or-disability/>



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Cyngor cymorth ariannol CCW

Beth am ystyried newid i fesurydd

Os oes gan eich eiddo fwy o bobl yn byw ynddo nag ystafelloedd gwely, mae'n werth ystyried a fyddai newid i fesurydd dŵr yn helpu i leihau eich bil. Defnyddiwch ein cyfrifiannell ar-lein i weld a oes unrhyw arbedion yn bosibl

<http://www.ccwater.org.uk/watermetercalculator>

Os ydych yn cael eich cyflenwi gan ddau gwmni dŵr gwahanol, gallwch gael cymorth gan y naill a'r llall ar y gwahanol gynlluniau a gynigir ganddynt. Dylai'r cwmni bilio ofalu am hyn i chi.

Hybu incwm

Defnyddiwch y cyfrifiannell budd-daliadau a'r adnodd chwilio am grantiau ar ein gwefan i weld a ydych yn derbyn y budd-daliadau y mae gennych hawl iddynt, ac i ddod o hyd i gyfleoedd i gael gafael ar gymorth ariannol arall.

<https://www.ccwater.org.uk/households/save-money/benefits-calculator/>




<https://www.ccwater.org.uk/households/save-money/grants-search-tool/>

Os bydd angen rhagor o gyngor arbenigol annibynnol arnoch chi ynghylch yr uchod neu help i ddatrys cwyn, ffoniwch ni ar 0300 034 3333.

Mae rhagor o fanylion ar ein gwefan yn <https://www.ccwater.org.uk/households/>

Sefydliadau eraill a all helpu os ydych chi'n cael trafferth gyda dyled

Peidiwch â bod â chywilydd os ydych chi'n cael trafferth gyda dyled. Gall ddigwydd i unrhyw un ar unrhyw adeg ac yn aml caiff ei achosi gan amgylchiadau y tu hwnt i'ch rheolaeth. Mae'r asiantaethau canlynol sy'n rhoi cyngor ar ddyled yn deall hyn ac yn helpu miloedd o bobl sydd mewn dyled bob blwyddyn, a gallant roi'r cyngor gorau i chi am ddim.

	Elusen dyledion StepChange	www.stepchange.org	0800 138 1111
	National Debtline	www.nationaldebtline.org	0808 808 4000
	Debt Advice Foundation	www.debtadvicefoundation.org	0800 043 4050
	Cyngor ar Bopeth	www.citizensadvice.org.uk/cymraeg	Ffoniwch eich cangen leol
	Christians against poverty	www.capuk.org	0800 328 0006
	Gwasanaeth Cyngori Ariannol	https://www.moneyadviceservice.org.uk/cy	Ffôn: 0800 138 7777
	PayPlan	www.payplan.com	0800 280 2816



The voice for water consumers
Y corff sy'n rhoi llais i ddefnyddwyr dŵr

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[ccwater.org.uk](https://www.ccwater.org.uk)