

*The form is quick and easy to complete!*

### WHAT IS TAI TEG?

**Tai Teg is a register of individuals who have an interest in home ownership but who cannot currently afford to buy outright on the open market**

Tai Teg was established in March 2012 and is an initiative between Anglesey County Council, Gwynedd County Council and its partners in the housing industry

Since its launch over 1,000 individuals from Gwynedd and Môn have registered on Tai Teg

Following a review in March 2014 there are currently 490 individuals on the register

The Register allows us to match individuals to housing initiatives/ schemes

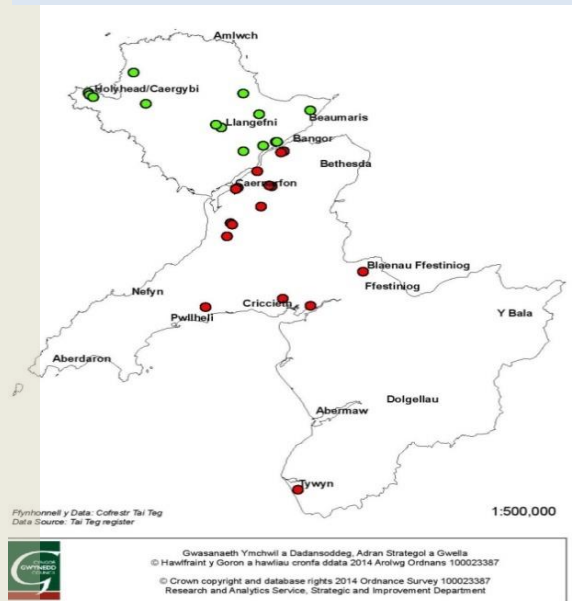
And assist planners in identifying what the housing need is in a particular area

### WHAT DIFFERENCE HAS TAI TEG MADE? 57 households have secured an affordable home by registering with Tai Teg since March 2012

The initiatives which have allowed this to happen are:

Homebuy (including recycling the grant), Empty Homes renovation grant and New Developments by Housing Associations which include an Intermediate Rental product – rent set between the social housing rent and private rent usually with an option to buy later.

The map below provides an overview of where the majority of the households have secured an affordable home:



The Tai Teg Register is used by the Public and Private sector to identify applicants for affordable housing schemes and Homebuy Grant.

The ratio of 3.5 times household income plus a deposit provides an indication of an affordable mortgage for a first time buyer household. The median household income in Anglesey is £23,770 and in Gwynedd £22,111.

Most Lenders require at least 5% deposit even with a Homebuy grant so **SAVE SAVE SAVE!**

A young couple who have moved in to these new homes below in Y Felinheli in November 2013 said:

*'Cymdeithas Tai Eryri's intermediate housing scheme, along with the Tai Teg affordable housing register have changed our lives forever. It has enabled us to start a family and get on the property ladder in exactly the same year. Now, not only do we feel that we have one foot on the ladder, but we also feel comfortable with the costs of running the house while the wife is on maternity leave.'*



Above: new homes in Y Felinheli

Westbury Mount below are 6 homes for rent with an option to buy after 2 years. Part of the rent is saved towards the deposit. We hope to have more such schemes in the future.



Above: Westbury Mount, Holyhead

A first time buyer would need a household income of about £30,000 per annum and a deposit to buy an average priced £120,000 2 bedroom home without assistance in Anglesey or Gwynedd.

**Always seek independent financial advice**

Developers building new homes usually provide a percentage of affordable homes - homes that are sold at a discount between 20% - 30% below the market price. A legal agreement is bound with the property to ensure that it remains affordable to the first buyer and to future buyers.

**If you are a Developer or Estate Agent with affordable properties to sell, Tai Teg can also advertise the properties on its website and help identify individuals for your homes.**

*Mae'r ffurflen yn hawdd a chyflym i'w llenwi!*

### BETH YDYW TAI TEG?

Cofrestr yw Tai Teg i bobl sydd â diddordeb mewn perchnogaeth tŷ lle nad ydynt ar hyn o bryd yn gallu fforddio prynu yn y farchnad agored.

Sefydlwyd Tai Teg ym Mawrth 2012 ac yn fenter rhwng Cynghorau Sir Ynys Môn a Gwynedd a'u partneriaid yn y diwydiant tai.

Ers y lansiad mae dros 1,000 o unigolion o Wynedd a Môn wedi cofrestru ar Tai Teg.

Yn dilyn yr adolygiad ym Mawrth 2014 mae 490 o unigolion ar y rhestr ar hyn o bryd.

Mae'r Cofrestr yn ein galluogi i gysylltu unigolion gyda mentrau a datblygiadau tai.

A hefyd yn helpu Cynllunwyr i adnabod yr angen am dai mewn ardaloedd penodol.

Mae'n arferol i ddatblygwyr tai newydd gyfrannu canran o dai fforddiadwy -tai i'w gwerthu ar ddisgownt rhwng 20% a 30% yn is na'r pris llawn. Mae cytundeb cyfreithiol ynghlwm a'r eiddo i sicrhau ei fod yn fforddiadwy i'r prynwr cyntaf a'r prynwyr dilynol.

**Os ydych yn Ddatblygwr neu Werthwr Tai gyda thair fforddiadwy gellir Tai Teg hefyd hysbysu'r eiddo ar y wefan a helpu i adnabod unigolion ar gyfer y tai.**

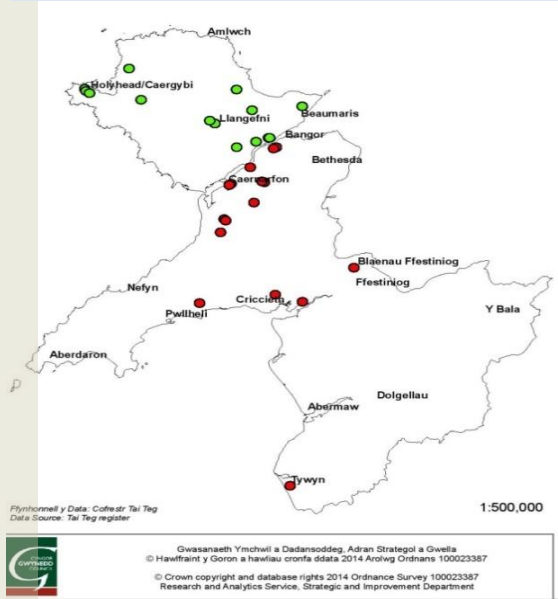
### PA WAHANIAETH MAE TAI TEG WEDI'I WNEUD?

**Mae 57 o aelwydydd wedi cael ty fforddiadwy trwy gofrestru ar Tai Teg ers Mawrth 2014**

Y mentrau sydd wedi galluogi hyn yw:

Cymorth i Brynu (gan gynnwys ailgylchu'r grant), Grant Adnewyddu Tai Gwag a Datblygiadau Newydd gan Gymdeithasau Tai sy'n cynnwys Rhent Canolraddol, rhent sydd rwng rhent tŷ cymdeithasol a rhent tŷ preifat gyda rhai cynlluniau yn cynnig y dewis i brynu nes ymlaen.

Mae'r map isod yn rhoi trosolwg o le mae'r mwyafrif o'r aelwydydd wedi cael tŷ fforddiadwy:



Mae Cofrestr Tai Teg yn cael ei ddefnyddio gan y sector Gyhoeddus a'r sector Breifat i adnabod ymgeiswyr ar gyfer eu cynlluniau tai fforddiadwy a grant Cymorth i Brynu.

Y gymhareb o 3.5 gwaith yr incwm aelwyd a'r blaendal ar gael sy'n arwyddocâd o'r morgais fforddiadwy i brynwyr tro cyntaf. £23,770 yw'r incwm canolrif yn Ynys Môn a £22,111 yng Ngwynedd

Mae mwyafrif o'r benthycwyr angen blaendal o 5% hyd yn oed efo Cymorth i Brynu felly **CYNILWCH, CYNILWCH CYNILWCH!**

Dywedodd cwpl ifanc sydd wedi symud i mewn i un o'r tai newydd yn Y Felinheli ym mis Tachwedd 2013:

*'Mae cynllun rhent canolraddol Cymdeithas Tai Eryri a chofrestr tai fforddiadwy Tai Teg wedi newid ein bywydau am byth. Mae wedi galluogi i ni ddechrau teulu a chael troed ar yr ysgol prynu eiddo yn yr un flwyddyn. Nawr nid yn unig rydym efo'n troed ar yr ysgol ond hefyd yn gysurus efo costau rhedeg y tŷ tra mae'r wraig ar gyfnod mamolaeth.'*



Uchod: tai newydd yn Y Felinheli

Mae Westbury Mount isod yn 6 tŷ ar rent gyda'r dewis i brynu ar ôl 2 flynedd gyda rhan o'r rhent yn cyfrannu tuag at y blaendal. Rydym yn edrych i gael mwy o gynlluniau tebyg yn y dyfodol.



Uchod: Westbury Mount, Caergybi

Mae prynwr tro cyntaf angen incwm aelwyd oddeutu £30,000 y flwyddyn a blaendal i brynu tŷ 2 lofft am bris cyfartalog o £120,000 heb gymorth yn Ynys Môn neu Wynedd.

**Cofiwch gael cyngor ariannol annibynnol**