

02.02.2024

**TAI TEG**

CYSYLLTU POBL GYDA CHYFLEON TAI  
CONNECTING PEOPLE WITH HOUSING OPPORTUNITIES

# **TAI TEG ALLOCATION POLICY**

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## 1. Introduction

1.1 Tai Teg was established in April 2018. It is an affordable housing register developed to capture housing need data and promote intermediate affordable housing opportunities to rent or purchase.

1.2 The Tai Teg register and service is commissioned by the following organisations:

- Isle of Anglesey County Council
- Conwy County Borough Council
- Gwynedd Council
- Denbighshire County Council
- Flintshire County Council
- Powys County Council
- Wrexham County Council
- Eryri National Park
- Adra
- Cartrefi Conwy
- Clwyd Alyn
- Grwp Cynefin
- North Wales Housing
- North East Wales Homes limited (New Homes)

1.3 Grwp Cynefin host the Tai Teg register and employ the officers who run the Tai Teg service.

1.4 This regional approach aims to deliver a consistent service across North Wales and Powys by providing :

- a single point of contact and shared communication.
- an easy to understand allocation scheme for all affordable nominations in North Wales and Powys.
- Applicants being able to make informed choices about the housing options available to them to meet their needs.
- Allocating our affordable housing stock in a fair, transparent, consistent, and accessible way.

1.5 The key objectives of the policy are:

- Helping to meet housing need and address local housing issues in North Wales and Powys.
- Giving priority to those in need of affordable housing using Tai Teg's criteria of approval date, local connection to the area for which they are applying, and family size.

- Local connection criteria are recorded on each property as they can vary depending on area and scheme.
- Making it easy for applicants and staff to understand.
- Making best use of housing stock.
- Providing applicants with advice about all their housing options.
- Providing support for applicants to make an application as required.

1.6 The aim of this policy is to set out how applications for intermediate rentals and low cost homeownership units will be prioritised for allocations in Anglesey, Conwy, Gwynedd, Denbighshire, Flintshire, Wrexham and Powys. It has been divided into 6 chapters, the chapters are listed below:

- Who can apply to register with Tai Teg
- How are Tai Teg applications dealt with
- Intermediate rentals
- Affordable homeownership units
- Monitoring and review of the policy
- Equality and Diversity

1.7 The policy is underpinned by legislation including:

- Part 6 of the Housing Act 1996
- Welsh Language Act 1993 (as amended by the Welsh Language (Wales) Measures 2011)
- Human Rights Act 1998
- Freedom of Information Act 2000
- Equality Act 2010
- Welfare Reform Act 2012
- Anti-social Behaviour, Crime and Policing Act 2014
- Housing (Wales) Act 2014
- Well-being of Future Generations (Wales) Act 2015
- Renting Homes (Wales) Act 2016
- Housing Acts 1985, 1988 and 1996
- Data Protection Act 2018 and the European Union's GDPR (General Data Protection Regulations)

1.8 The following schemes are available via Tai Teg:-

- Intermediate Rent;
  - Shared Ownership;
  - Shared Equity;
  - over 55s Leaseholder scheme
- 
- Discounted section 106 housing;
  - Rent to Own;
  - Homebuy;

- Self-Build (dependent on land availability)

Affordable housing lettings are housing by the Partners but excluding lettings shown in **Appendix 1**.

## **2. How are Tai Teg applications dealt with**

- 2.1 All applicants will have their applications dealt with confidentially.
- 2.2 The team will communicate effectively in Welsh or English. Where the applicant requires additional support to communicate, the team can arrange this on their behalf via the Language Line.
- 2.3 The register shall be kept up to date. Households on the register will be asked to review their details every 12 months, or when their circumstances change.
- 2.4 New applicants join the register when they have completed the on-line application form and submit it for consideration. The Tai Teg Team will aim to approve or decline submitted applications within 5 working days and only when approved will they be eligible to apply for properties.
- 2.5 Applicants whose applications are not accepted onto the Tai Teg register as they do not meet the eligibility criteria can reapply at any time if their circumstances change. The Tai Teg Team will also provide information on other suitable housing options such as the social housing register or private sector accommodation.
- 2.6 Details of how to contact the Tai Teg Team will be provided on the Tai Teg website, partners' web-sites and social media sites.
- 2.7 To make an application to join the Tai Teg Register all applicants will need to complete an on-line application via the Tai Teg website. The Tai Teg Team, or partners will support applicants who do not have access to the internet N.B applicants will have to apply for properties online and will need internet access on a weekly basis.
- 2.8 Applicants can choose areas where they would like to live provided they have a local connection there as stated on the property advert. For the purposes of this policy local connection is: **live/work or family connection. i.e Parents, Grandparents, brothers/sisters & adult children.**
- 2.9 Applicants can also apply if they meet any other criteria as stated on the property advert.

- 2.10 The Tai Teg Team will aim to assess all completed and submitted applications to be placed on the register within 5 working days.
- 2.11 Applicants who have been approved and are on the register can apply for suitable properties via their Tai Teg account.
- 2.12 Applicants can only apply for one property at a time.
- 2.13 Applicants will be considered for properties that match their household needs, as bedroom tax implications will be considered if the property is a rented one. If purchasing, an applicant may request 1 bedroom more than is required.
- 2.14 If no suitable applicants meet the family size required for the property, then we may, with the agreement of the landlord, contact applicants who require an additional bedroom to their family size. Applicants will need to consider bedroom tax when making the decision to accept an offer of accommodation. The landlord will make the final decision to offer or reject the applicants - reasons or rejection should be recorded.
- 2.15 Households on the register who apply for properties will be prioritised by the date when their application is approved by Tai Teg and local connection. We will also consider the family size in relation to the property so that we make best use of stock.
- 2.16 **Armed Forces Covenant.** Those who serve or who have served in the armed forces and their families will follow the Tai Teg process in line with the eligibility criteria.

### 3. Who can apply to register with Tai Teg

Applicants must meet the criteria note below to be considered for the Tai Teg register. See Eligibility Criteria tab on Tai Teg web-site.

#### 3.1 Rented Properties eligibility criteria

- 3.1.1 Gross Household Income must be between £16,000 - £45,000 (you will need to check against the criteria below re: minimum income required for size of property).
- 3.1.2 Income required (Income has been calculated taking the average rents per intermediate rent property per landlord into consideration).
- 1 bed - £16,000 - £45,000

- 2 bed - £20,500 - £45,000
- 3 bed - £22,600 - £45,000
- 4+ bed - £27,000 - £45,000

3.1.3 Households must be able to afford the housing costs ('rent' inclusive of any service charges) and these should equate to no more than approximately 30% of your income. e.e.  $£16,000 \times 30\% = £4,800 / 12$  (months) £400pcm - therefore the affordable rent would be in the region of £400pcm.

3.1.4 If you do not have sufficient income for the size of property required then please contact the Social Housing Register to seek further advice and guidance.

3.1.5 You must be over 18 years of age.

3.1.6 Income includes the following:

- Income from Employment/Self Employment
- Carer's Allowance - weekly in advance or every four weeks
- Child Benefit - usually every four weeks or weekly if the claimant is a single parent or they receive certain other benefits
- Disability Living Allowance - usually every four weeks
- Personal Independence Payment - usually every four weeks
- Tax Credits, such as Working Tax Credits - every four weeks or weekly
- Universal Credit - (including housing element) - every month
- Child Maintenance - would not require legal confirmation. We will accept this payment if it's frequent and noted in the bank statements
- State & Private Pension.

3.1.7 You are unable to meet the affordability requirements for properties on the open market.

3.1.8 The current home is unsuitable and does not meet your family's needs e.g

- due to family size - (evidence of overcrowding)
- affordability - (current rent is unaffordable)
- specific needs - (reviewed on a case by case)
- in need due to relationship breakdown and need to leave the rented property.

3.1.9 You will have to have at least 12 months of local connection to the area you choose to live in to be on the register e.g. living, base of work or close family contact :- Parents, grandparents, siblings, adult children.

- 3.1.10 Applicant should have no more than £16,000 savings.
- 3.1.11 A month's rent and a month's deposit will usually be required, this will be noted on the property advert.
- 3.1.12 Applicants must be in need of affordable housing.
- 3.1.13 Applicants who apply for the intermediate rental properties will also be asked to complete a referencing procedure by the landlord. This is to ensure that they are financially stable enough to maintain a tenancy at the specified rent level and that they are suitable tenants. See scheme details for more information.
- 3.1.14 Intermediate rent scheme is not eligible for mutual exchange.
- 3.1.15 Be British or an EU/EEA citizen, or have indefinite leave to remain.

#### **4. Local lettings policies**

##### **4.1 Partners can introduce Local Letting Policies for rented properties.**

- 4.1.1 Section 167(2E) Housing Act 1996 work by including additional criteria to those in the main lettings policy. These are considered when letting properties in a particular estate or community. They are used to achieve a wide variety of housing management and other housing policy objectives, and are usually developed where there is a wish to alter the balance of the community or ensure a balanced community at the stage where a new development is let.
- 4.1.2 Partners may have their own letting criteria. Under these criteria, they can determine for example the family composition as part of the letting/re-letting process to ensure the best use is made of each property in terms of the size of the property and the size of the prospective tenant's family. This could mean that some applicants may not be offered the type of accommodation that they would have chosen.
- 4.1.3 Any local lettings policies do however, still need to comply with Equalities legislation.

##### **5. Affordable homeownership units eligibility criteria**



5.1 Applicants must meet the criteria note below to be considered for the Tai Teg register. See Eligibility Criteria tab on Tai Teg web-site.

5.1.1 Be over 18 years of age.

5.1.2 Gross household Income must be between £16,000 - £60,000.

5.1.3 You will have to gain access to a mortgage or have sufficient savings and unable to purchase on the open market.

5.1.4 You will have to have at least 12 months of local connection to the area you choose to live in to be on the register e.g. living, working or close family contact :- Parents, grandparents, siblings, adult children.

5.1.5 Be unable to afford to buy a property suitable for your family size on the open market or through any other home ownership initiative.

5.1.6 You must be able to show the Tai Teg either that you are not adequately housed or that you can no longer afford to occupy your current home. e.g be unable to afford to buy a property suitable for your family size on the open market or through any other home ownership initiative. You must sell your current home before you can be considered for a property through Tai Teg. As part of the process a copy of your completion statement will be required from your solicitor.

5.1.7 Be British or an EU/EEA citizen, or have indefinite leave to remain.

## **6. Section 106 / Planning Obligations agreement**

6.1 We will allocate properties developed on sites that incorporate a section 106 agreement / Planning Obligations in accordance with the terms of the agreement. These allocations are subject to a Planning Obligation under section 106 of The Town and Country Planning Act 1990 as amended by the Planning and Compensation Act 1991.

6.2 Such agreements have been developed to ensure that secure mechanisms are in place to restrict the occupancy of the dwelling both on first and subsequent occupation to those who have a local community need for an affordable dwelling.

6.3 Each of the partner housing associations have in place their own policies for letting homes which will adhere to the S106 requirements and planning obligations. Enquiries will be referred to the relevant partner.

Please visit the Tai Teg website [www.taiteg.org.uk](http://www.taiteg.org.uk) for further information on specific affordable scheme's to purchase

## 7. Tai Teg Allocation Process

7.1 There is a time limit applied for properties. This limit is stated on the property advert. (Tai Teg does reserve the right to reduce time limits bring forward the closing date if a sufficient number of applicants received).

For example:- 1 property then we reserve the right to close when we receive approximately 10 applications. Should these applications not meet the criteria as stated on the property advert then we will re-open the advert.

7.2 Once a property is removed from the website, the Tai Teg team will create a shortlist taking account of the below. The staff will

- firstly sort the list according to the Tai Teg approval date.
- then filter for local connection criteria required for property.
- then filter and order for family size (to make sure we make best use of the property and that families will not be affected by the bedroom tax).
- consider any other factors as specified in the advert.
- Then filter for affordability taking Gross income into consideration.

7.3 Tai Teg staff will then complete a comprehensive financial assessment with the applicant being considered for the property to identify if the property is affordable as well as an affordable housing local connection assessment.

7.4 If affordable, Tai Teg staff will nominate the applicant/s to the property and the landlord will confirm if they approve or decline the nomination. Some landlords may have internal process which may include referencing and undertaking Credit reference Agency checks etc.

7.5 If approved, the landlord will make contact with the applicant and follow their internal process to allocate the property.

7.6 If the nomination is refused by the Tai Teg partner (landlord) the Tai Teg partner will inform the applicants of their decision and Tai Teg will

place the applicant back on the Tai Teg Register and they will be able to apply for other properties.

- 7.7 Applicants will only be made one offer of accommodation from the Tai Teg register at any one time.
- 7.8 Partner organisations must aim to respond to Tai Teg nominations within 5 working days, stating whether they accept or decline the nomination.
- 7.9 Information provided by the applicant should be correct and accurate at time of application. Tai Teg reserve the right to remove an application from the register if false information has been provided.
- 7.10 Intermediate Rent Standard Occupation Contract Holders will not be able to apply to transfer to another property. In the event that a contract holder wants to move, they must complete a new application with Tai Teg which will be assessed in the usual way

## **8. Documentation required**

- 8.1 Tai Teg will only request documentation from applicants who are being considered for a property as part of the affordability and local connection assessment. The application at the top of the shortlist will be asked to provide the documentation along with the second applicant on the shortlist as a reserve applicant. A list of the information that must be provided can be found on Tai Teg website. <https://taiteg.org.uk/en/the-tai-teg-process>
- 8.2 Applicants will be advised that the team may be in contact with partners throughout the process i.e. if the applicant has applied for a property that is advertised by the partner, we will have to share information for them to decide if they approve or decline the application.

## **9. Review of a decision relating to housing application if declined to be placed on the register**

- 9.1 An applicant has the right to request a review of a decision if they have additional information that they believe meet the eligibility criteria.
- 9.2 Applicants must make a request for a review within 5 working days of being notified that their application has been declined and to submit new information. Information should be sent to [info@taiteg.org.uk](mailto:info@taiteg.org.uk).

## **10 False or misleading information**

- 10.1 Under the 1996 Housing Act it is a criminal offence for anyone to knowingly give false information or to withhold relevant information if reasonably required to give it, on any matter regarding the allocation of housing. Applicants have a duty to notify any change of circumstances, so they may be guilty of providing false information by failing to update the team if their circumstances have changed. Applicants who provide false or misleading information, or who withhold information may have their application rejected and closed.
- 10.2 If an applicant is successful in obtaining a tenancy/affordable property to purchase from one of the members of the Partnership or via Tai Teg by knowingly or recklessly making a false statement or withholding required information, the Housing Association in questions will be entitled to seek possession of the property in accordance with Renting Homes (Wales) Act 2016. In some cases, this may also result in criminal prosecution and if found guilty, substantial fines.

## 11 **Keeping an application up to date**

- 11.1 It is the responsibility of the applicant to keep their information up to date.
- 11.2 Applicants must contact the team if, for example:
- They change their contact information: telephone numbers or email address
  - If they move house
  - Any significant change in housing / employment circumstances
  - A person leaves or joins their household
  - Their financial circumstances change
  - Their immigration status changes
- 11.3 Once the information has been received, the application will be re-assessed in accordance with this policy. In some circumstances, further information will be required to support or verify their change in circumstances. This must be provided by the applicant.
- 11.4 There is a process in place that takes place every year in September, as outlined below.
- If an applicant has not logged in to their account in 28 days, they will receive an email asking them to login and review their details.
  - After a further 30 days a second reminder email will be sent.
  - If there is still no change in account status, after an additional 30 days or the applicant has not logged in for 88 days, we will delete the account.

## **12 Cancellation of applications from the register**

12.1 Applicants may be removed from the register if:

- They have requested to cancel their application.
- They are re-housed - having accepted an offer of accommodation from the social register or private arrangement
- In the case of an application made by a single person, when that person dies
- In cases of providing false or misleading information or withholding requested information
- When a joint application want to become a single applicant, then both applicants will have to re-submit their application and original approval date will remain.

## **13. The right to have a decision reviewed if refused to be placed on the register**

13.1 An applicant can seek a review of a decision that:

- The applicant does not meet the eligibility criteria
- The applicant is ineligible due to immigration control
- The applicant is an ineligible person from abroad
- The applicant is treated as ineligible because of unacceptable behaviour

13.2 If an applicant does not agree with any decisions made by the Tai Teg Team, the matter will be dealt with by the Tai Teg Manager. Applicants must follow the process set out below:

- The applicant corresponds with the team within 28 days of receiving a decision email requesting a Review, setting out the reasons why the decision should be reviewed.
- An officer from the team who wasn't involved in the original decision, will undertake the review within 28 days of an applicant's request. If additional information is required which will not be available within the 28 days, the officer will write to the applicant advising them of the delay and the likely date that the review will be completed.
- The Officer undertaking the review will write to the applicant advising them of the outcome and giving the reason for the decision.
- The correspondence must include information about the applicant's right to seek a further review by the relevant partner. The partner's decision is final.

## **14. Ineligible applicants - Persons from abroad**

**14.1** Persons from abroad who are not eligible fall into the following categories:

- Persons from the EEA who have not applied for a settled status in the UK following departure from EU.
- People who are subject to immigration control. That is, persons who require leave to enter and/or remain (whether or not leave has been granted). Broadly speaking the term covers nationals of countries outside the European Economic Area and Switzerland, and nationals of countries within that area who do not have a right to reside in the United Kingdom, the Channel Islands, the Isle of Man or the Republic of Ireland.

**14.2** Such persons:

- Are not eligible for an allocation of accommodation.
- Unless they fall within a class prescribed by the Welsh Ministers as being eligible.
- People who are not subject to immigration control but who are nevertheless prescribed by regulations made by the Welsh Ministers as being ineligible for an allocation of housing accommodation. Examples include:
  - Persons who are not habitually resident in the Common Travel Area (UK, Isle of Man, Channel Islands and Republic of Ireland) unless they are prescribed as exempt from the habitual residency test; or
  - They are not eligible because of their particular rights of residence under UK and EU law

14.3 For further information about both categories of eligibility reference should be made to the Welsh Government's Code of Guidance on the Allocation of Accommodation and the GOV.UK website.

14.4 Where an application is made by two or more persons jointly, they will not be eligible if either or any of them is a person mentioned in paragraph 1 above.

14.5 The team will decide whether an applicant is to be considered as ineligible. The team will consider any information from the Home Office, UK Border Agency, any local police force and any information kept by another local housing authority or registered social landlord within the United Kingdom and will where appropriate contact the UK's Visa and Immigration Centre having first advised the applicant that they will do so (in accordance with the Code).

14.6 The Welsh Government's Code of Guidance on the Allocation of Accommodation and Homelessness offers guidance as to the process of determining whether or not a person is eligible for an allocation because they are from abroad. The team will have regard to that guidance and shall comply with related legislation and regulations in determining whether or not a person is eligible for an allocation.

14.7 All applicants who are ineligible on grounds of immigration status have the right to receive a written notification of that decision and the grounds for it. They have the right to request a review of that decision, and to submit new information or representations in support of that review.

## **15. Equality and Diversity**

15.1 Tai Teg and its partners have completed an Equality Impact Assessment which will be reviewed when the policy is reviewed.

## **16. Monitoring and review of the policy**

16.1 The policy will be reviewed on an annual basis through the Tai Teg operational and strategic group where a representation from our partners attend.

## **17. The Tai Teg Strategic Group**

17.1 This group will provide strategic direction to the partnership and review the operation of the scheme.

17.2 Each of the partners will have one representative on the group.

17.3 The group will meet at least twice a year, or more often if required, and will consider the following:

- The effectiveness of arrangements for processing applicants, including key performance monitoring information (which will include complaints received).
- The need for change in policy and procedures, due to changes in legislation, relevant regulations, case law and outcomes of reviews and appeals requested by applicants.
- Monitoring the number of applicants who were not made an offer of accommodation because such an offer would conflict with the associations charitable objectives.
- Future strategic direction of the partnership.
- Agree and monitor set Key Performance Indicators.

## **18. The Tai Teg Operational Group**

**18.1** This group shall provide operational direction to partnership staff regarding this policy, its procedures and administration of the Tai Teg Register.

**18.2** Each of the partners will have one representative on the group

**18.3** The Operational Group shall meet at least 4 times a year, or more often if required and will consider the following:

- Effective operation of the Policy by front line staff.
- Effective administration of the Tai Teg Register by the team.
- Direct operational issues and possible policy development to the Strategic Group.
- Review operational procedures and any related documentation.
- Review application forms / online application facility. #Review and develop information sharing procedures.
- Review and develop IT facilities.

## **19. Complaints regarding the service**

**19.1** An applicant who is unhappy about the way their application has been dealt with by the team, or the behaviour of staff, should make a complaint in accordance with the Grwp Cynefin's complaints procedure. [Praise or Complain - Grŵp Cynefin \(grwpcynefin.org\)](http://www.grwpcynefin.org).

**19.2** Any other complaint regarding the service, such as an allocation of property, or the behaviour of housing association staff will be dealt with by the respective Housing Association partner through their respective complaint's procedure.

**19.3** Information about the application and nomination process can be found on the Tai Teg web-site [www.taiteg.org.uk](http://www.taiteg.org.uk) and partners web-site.

**19.4** If the Team has reason to believe that an applicant may be homeless or threatened with homelessness, they will then provide details of the relevant Local Authority that could support them and carry out an assessment to see whether they are owed a homeless duty under Part 2 of the Housing Wales Act 2014 (homelessness legislation).



02.02.2024

## **Appendix 1**

### **Lettings which do not fall within the scope of the scheme**

This scheme does not apply to any letting by any of the partner housing associations which will not be a let on a secure Occupation Contract or periodic supported standard occupation contract.

Examples of lettings that do not fall within the scope of this scheme are:

- Letting a property on a Periodic Supported Standard Occupation Contract or a Standard Contract to a homeless person
- Lettings to households to whom Local Authorities owes a homelessness duty under 2014 Act
- Lettings in supported housing projects
- The letting of premises occupied in connection with employment
- The letting of accommodation provided for asylum seekers
- The letting of temporary accommodation for persons taking up employment
- The letting of temporary (decant) accommodation during works
- The letting of agricultural holdings
- The letting of licensed premises
- The letting of garages
- The letting of student accommodation
- The letting of business premises
- The letting of Extra Care Housing

## Appendix 2

### Terms associated with Housing

Term	Concise definition
Affordability	<p>According to Welsh Government's Technical Advice Note 2 (TAN 2 Planning and Affordable Housing); Affordable Housing is defined as: <a href="#">Technical advice notes   GOV.WALES</a></p> <p>"The concept of affordability is generally defined as the ability of households or potential households to purchase or rent property that satisfies the need of the household without subsidy. This could be based on an assessment of the ratio of household income or earnings to the price of property to buy or rent in the open market in the required local housing market area.</p>
Housing Need	<p>According to Technical Advice Note 2(TAN 2 Planning and Affordable Housing) a household is considered to be in housing need if they are:- <a href="#">Technical advice notes   GOV.WALES</a></p> <p>"lacking their own housing or living in housing which is judged to be inadequate or unsuitable, who are unlikely to be able to meet their need in the housing market without some financial assistance."</p>
Housing Associations and Registered Social Landlords	<p>Housing associations are private, not-for-profit organisations that provide low-cost social housing to people in need of a home. Registered Social Landlord is the technical name for social landlords registered with the Welsh Government.</p>
Housing Options a SARTH	<p>Central Social Housing registers for specific counties (Single Access Route to Housing)</p>
Tai Teg	<p>Affordable register in the North for affordable units (other than social properties). The site is used to market</p>

	intermediate rental properties, shared ownership, shared equity, discounted A106 property, rent to own and Homebuy.
Intermediate Rent	Mostly Housing Association rental properties with rent levels set at local housing allowance or 80% of open market rents. The applicant will be required to comply with the criteria of S106 condition.
Shared Ownership	Customers can partially purchase and rent a new home. Buyers can purchase an initial share of between 25% to a maximum initial equity of 75% of the value of the home. The applicant will be required to comply with the criteria of the Section 106 conditions.
Shared Equity	Properties are sold by a private developer at a discounted price below the open market and the % discount is agreed during the planning process. The applicant will be required to comply with the criteria of the Section 106 conditions.
Discounted S106	A scheme where the developer builds houses and sells them at a discount price below the open market. The % discount will be agreed during the planning process. The applicant will be required to comply with the criteria of Section 106 condition.
Rent to Own	The Rent to Own - Wales scheme helps people buy a home when they don't have a deposit but can get a mortgage. The scheme helps tenants in rental properties to own to save a lump sum towards a deposit while they rent their home. The lump sum payment towards a deposit can then be used to secure a mortgage in order to buy a home.
Homebuy	A scheme where it is possible to obtain a loan of up to 50% of the purchase price of a property on the open market. The purchase price will have to be within the maximum purchase price. The applicant will have to be assessed and have a 5%

	deposit. No rent or interest will be payable on the loan.
Local Housing Allowance	Local Housing Allowance can help with the costs of rent paid as a benefit to tenants renting from private landlords. Local Housing Allowances are not devolved and are the responsibility of the Department for Work and Pensions. The benefit paid to you is dependent on the Local Housing Allowance imposed by the Welsh Rent Officers.
Section 106	Section 106 is a legal agreement between an applicant seeking planning permission and the local planning authority. The section 106 would note the local connection criteria required for the property.