## Tai Teg

- 1. An affordability test is undertaken by Tai Teg when assessing applicants for Intermediate Rent, to ensure that in accordance with WG guidelines, the rent is a maximum of 30% of the applicant's outgoings. Benefits and income from wages are considered as income (this includes Universal Credit). Some income is excluded from an assessment such as fostering allowance, war pensions etc.
- 2. The Tai Register currently has 960¹ unique applicants requesting Intermediate Rental accommodation and 484² applicants for assisted home ownership. In 2017 these figures were 119 and 244 respectively. Intermediate Rent has been gaining in popularity year on year due to uncertainty in the job market through pressures such as Brexit and Covid-19 and the buoyant housing market which has seen property prices increase dramatically in Denbighshire. The buoyant housing market and changes in legislation for landlords has led many private landlords to sell their properties, which has meant an increase in people applying for accommodation through the Single Access Route to Housing (SARTH) and Tai Teq.

## Tai Teg Lettings 2022-2023

- 3. 56 properties marketed through Tai Teg. 672 applications for these properties were assessed and 307 were found to be non-qualifying<sup>3</sup>.
- 4. The chart below illustrates the reasons for not qualifying for a property applied for advertised on the Tai Teg website.
- 5. The most common reasons being no local connection to Denbighshire, or the connection is to the County of Denbighshire but not the specific area that the property is located in accordance with the Local Connection Policy. i.e. Applicant has lived and worked in Denbigh for 10 years but applies for a property in Prestatyn with no housing need for doing so, for example family and work connection remain in Denbigh.
- 6. The minimum income required for each property is quoted on the advertisement however some applicants still apply for a dwelling despite not meeting the minimum criteria.
- 7. The minimum income is determined by calculating that no more than 30% of the applicants income would be spent on housing costs

<sup>&</sup>lt;sup>1</sup> November 2023

<sup>&</sup>lt;sup>2</sup> Some applicants may have registered for both types of accommodation.

<sup>&</sup>lt;sup>3</sup> There have been 20 refusals due to income being too high to qualify for the Tai Teg Register, the income band is £16,000 to £45,000.

