



Isle of Man
Government

Reiltys Ellan Vannin

Council of Ministers'

Annual Report on Poverty

Measures

May 2025

Executive Summary

Poverty remains a complex issue on our Island. The findings in this year's Annual Report on Poverty Measures, the first since the completion of the 2023/24 Household Income and Expenditure Survey (HIES)¹, offer an insight into the lived experience of Island residents.

Bearing in mind the caveats around the validity of survey data, it provides a picture of where the challenges lie and provides direction for our next steps. Despite economic recovery in some areas, the rising cost of living, inflationary pressures, and housing challenges have combined to deepen insecurity for many households. The proportion of people living below relative low-income thresholds, including children and working-age adults, remains notable.

Over the past year, work has intensified across Government on multiple fronts. Protection for vulnerable energy customers is in place, increased protection for those in private rentals is being investigated, childcare support has expanded, and employment initiatives are supporting people into work. We have not waited for perfect data to act. We have instead moved forward with practical, informed measures that aim to improve long-term outcomes and support immediate needs.

The adoption and implementation of the Social Metrics Commission (SMC)² measure of poverty in the Isle of Man have faced significant challenges, primarily due to the reliance on three-year averages of household income and the infrequent Household Income and Expenditure Survey (HIES). To address these issues, Statistics Isle of Man is investigating methods to address these issues or moderate their effects; this may include more frequent but less detailed surveys. Additionally, the SMC metric has been replaced by the UK Government by the Below Average Resources (BAR) metric³, which provides a broader understanding of poverty. Statistics Isle of Man plans to approximate the BAR metric, utilising data from the recent HIES conducted in 2023/2024.

The effects of long-standing structural challenges take time to address, and external pressures will always impact our policies and services. Yet what this report also shows is the strength of commitment across government to develop workable metrics and to support our island's community.

In publishing this report, we reiterate that the work of tackling poverty is not complete, but it is active, evolving, and increasingly grounded in evidence. As we look ahead, we do so with a clearer understanding of where we stand and what our next steps are.

¹ <https://www.gov.im/about-the-government/departments/cabinet-office/statistics-isle-of-man/household-income-and-expenditure-survey/>

² <https://socialmetricscommission.org.uk/about/>

³ <https://www.gov.uk/government/statistics/below-average-resources-developing-a-new-poverty-measure/below-average-resources-developing-a-new-poverty-measure>

Introduction and background

The publication of an annual report on poverty measures, including an update on Government actions around poverty, was a recommendation of the Tynwald Select Committee on Poverty.

The previous Annual Report on Poverty Measures by Council of Ministers (published March 2024)⁴ indicated that more data was needed in order to have a meaningful picture of poverty on the Island. With the completion of the Household, Income and Expenditure Survey (HIES), and its preliminary analysis, this year's annual report can provide further details on poverty metrics and Government actions around poverty.

Council of Ministers would like to thank the Select Committee on Poverty for their three robust and valuable reports on Poverty Definitions and Data⁵, Income and Benefits⁶, and Housing and Homelessness⁷. Council of Ministers would also like to thank Statistics IOM for the HIES and its work with the Select Committee on Poverty.

The Select Committee's report on Poverty Definitions and Data proposed the use of the Social Metrics Commission (SMC) measure of poverty by Government, which was approved by Tynwald.

This metric has been carefully considered by Statistics IOM, hand in hand with the work undertaken regarding the 2023-24 HIES. Statistics IOM propose an amended SMC approach, using BAR statistics, which is outlined below. Government is keen to continue our close working relationship with the Committee to achieve joint priorities.

The Council of Ministers' Poverty Action Plan, published in September 2024⁸, responds to the recommendations set out in the Select Committee's reports on Income and Benefits and Definitions and Data. The action plan was collated on behalf of Council by the Health, Learning and Social Policy Board with input from Departments.

In December 2024 the Housing and Communities Board published an updated response to the Select Committee's report on Housing and Homelessness⁹. This response provided an update of the status of each relevant recommendation from the Select Committee's report.

Council of Ministers accepted, in its Poverty Action Plan in response to the Select Committee on Poverty, that the data gathered during the 2023/24 HIES will be used to assess the practicalities of adopting the SMC metric and what, if any, modifications have to be made and what level of statistical precision can be expected given the differences in available data and the frequency with which it can be produced.

Council of Ministers also noted, in their previous report on poverty measures in response to the Select Committee on Poverty, that any approach would be tailored to our Island context. Given the small island population and low response rate to surveys, the SMC approach would face significant challenges.

⁴ <https://www.tynwald.org.im/spfile?file=/business/opqp/sittings/20212026/2024-GD-0026.pdf>

⁵ [https://www.tynwald.org.im/spfile?file=/business/pp/Reports/2019-PP-0122\(1\).pdf](https://www.tynwald.org.im/spfile?file=/business/pp/Reports/2019-PP-0122(1).pdf) and [https://www.tynwald.org.im/spfile?file=/business/pp/Reports/2019-PP-0122\(2\).pdf](https://www.tynwald.org.im/spfile?file=/business/pp/Reports/2019-PP-0122(2).pdf)

⁶ <https://www.tynwald.org.im/spfile?file=/business/opqp/sittings/20182021/2021-GD-0056.pdf>

⁷ www.tynwald.org.im/spfile?file=/business/opqp/sittings/20212026/2024-PP-0007.pdf

⁸ <https://tynwald.org.im/index.php/spfile?file=/business/opqp/sittings/20212026/2024-GD-0074.pdf>

⁹ <https://tynwald.org.im/index.php/spfile?file=/business/opqp/sittings/20212026/2024-GD-0125.pdf>

The UK's Department for Work and Pensions and UK Statistics Authority are conducting a review of what is necessary for the SMC's metric to constitute an Official Statistic. They propose updating the Social Metrics Commission (SMC) methodology to provide a comprehensive view of poverty by considering a wider range of resources and incorporating measures of material deprivation and household food security, whereas SMC focuses more on traditional income-based measures. Their updated methodology (based on Below Average Resource data) builds upon SMC and aligns with the requirements for an official statistic. The SMC, in turn, plan to harmonise their metric with the changes incorporated in the BAR.

As Government works to address and reduce poverty and inequality in our society, measures of poverty are crucial for guiding policy interventions, identifying issues and evaluating progress.

This report aims to provide an update on the current landscape of poverty measures, the progress being taken towards achieving robust poverty measures in line with the Select Committee's recommendations and on our actions to reduce poverty. To aid prompt and consolidated reporting, this report also appends an update on all of the remaining Select Committee on Poverty's recommendations from its reports mentioned above.

Update on Poverty Measures

On 10th December 2019, in response to the Select Committee on Poverty's First Report 2019-20: Poverty Definitions & Data, Tynwald resolved that The Social Metrics Commission (SMC) measure of poverty be adopted and measured¹⁰.

In the Government's last Annual Report on Poverty Measures (March 2024) it was noted that Statistics IOM are reviewing the SMC's methodology, with a view to implementing that measure as fully as possible within the context of the Isle of Man. At the time of writing, Statistics Isle of Man have identified a number of potential issues with implementing the Social Metrics Commission's measure for poverty exactly and are seeking possible modifications or adaptations. In addition, Statistics Isle of Man are currently looking into improvements in the amount and quality of data that is available.

After a thorough review of the methodology, Statistics IOM has determined that the implementation of the SMC metric for the Isle of Man cannot be achieved in its entirety at this time due to significant obstacles. One major issue is the dependency on data providing three-year averages of household income and expenditure, whereas the Isle of Man's Household Income and Expenditure Survey (HIES) is conducted only every five years. Additionally, the resource demands of the HIES survey preclude its annual execution, making it impractical to obtain equivalent data.

Statistics IOM plans to explore alternative solutions, such as conducting more frequent but less detailed surveys that still meet SMC requirements. These details were presented by the Head of Statistics Isle of Man to the Select Committee of Tynwald on Poverty during an oral evidence session on February 28th, 2025¹¹.

Another fundamental challenge is the typically low response rates for the HIES, which would likely result in imprecision even if conducted annually. This lack of precision diminishes the

¹⁰<https://tyrwald.org.im/spfile?file=/business/hansard/20002020/t191210.pdf>

¹¹ [Select Committee on Poverty - Oral Evidence Hearing - Statistics Isle of Man](#)

usefulness of the metric for analysing individual situations within demographic groups facing poverty and limits the ability to identify trends over the short to medium term. Furthermore, increased survey frequency could exacerbate survey fatigue, further reducing response rates for both the HIES and other surveys.

It is also important to note that the SMC metric has been superseded in the United Kingdom by the Below Average Resources (BAR) metric, currently under development by the Department for Work and Pensions. This new metric aims to adapt the SMC's approach to fulfil the criteria of an Official Statistic. As the BAR metric remains an experimental official statistic, its robustness is being actively monitored throughout its development. Thus, work to replicate either the SMC metric or the BAR metric will closely observe developments in the UK to identify and address potential deficiencies early on¹².

The Below Average Resources (BAR) figures are part of a new poverty measure developed by the UK's Department for Work and Pensions (DWP). This measure builds upon the Social Metrics Commission (SMC) methodology to provide a comprehensive view of poverty beyond traditional income-based measures.

Key aspects of BAR include:

Resource-Based Measurement: Unlike the Households Below Average Income (HBAI) measure, which focuses primarily on income, BAR considers a wider range of resources, including savings and unavoidable costs such as housing and childcare.

Material Deprivation: BAR incorporates measures of material deprivation to assess whether households can afford essential items and activities.

Household Food Security: The measure evaluates household food security to determine if families have consistent access to adequate food.

Methodological Changes: The BAR approach integrates several methodological changes proposed by the SMC to enhance the accuracy and relevance of poverty statistics.

Overall, the BAR measure aims to provide a nuanced understanding of poverty by considering various aspects of household resources and living conditions. Statistics Isle of Man advises aligning an Isle of Man methodology as closely as possible with the previously mentioned BAR metric, taking into account the discussed limitations.

Currently, Statistics Isle of Man intends to produce an approximation of the BAR method using the data gathered by means of the Household Income and Expenditure Survey that was conducted in 2023/2024. This will likely be finalised in September 2025 as current workstreams recommend its inclusion in wider work involving HIES data to rebalance the baskets of goods and services used in inflation calculations. Some preliminary work has already been done by Statistics Isle of Man in the direction of supporting the aims of the Tynwald Select Committee on Poverty; namely the publication in the recent HIES report of a Gini coefficient for the Isle of Man and a relative poverty measure equivalent to that employed in the United Kingdom. The usefulness of a BAR approach will depend on the ability to run it frequently enough and to attain the necessary response rate.

¹² For more information see <https://www.gov.uk/government/collections/below-average-resources-statistics>

Once the methodology is finalised, Government will be in a better position to assess the impact of Government actions on reducing poverty. In the meantime, Government continues with various workstreams to address poverty on our Island. A summary of key workstreams is given later in this report; this does not cover all work which goes on to tackle poverty and promote economic wellbeing and security for our residents.

Poverty Data and Indicators

The Household Income and Expenditure Survey (2023-24)¹³

The Household Income and Expenditure Survey (HIES) is a critical piece of government research and is one of the most important surveys after the Census that Statistics Isle of Man undertakes on behalf of Government. The purpose of the survey is to better understand the income sources and expenditure patterns of different types of households on the Isle of Man. The survey ran between April 2023 and March 2024 and some of the key preliminary results from the survey, related to poverty or indicators of poverty are listed below. It should however be noted that the survey results are caveated on two points. Firstly, the HIES had a very low response rate, raising concerns about potential bias. Though no significant bias was detected, it cannot be ruled out. Second, income and expenditure surveys often underrepresent high earners, so average income and inequality may be understated.

Household Income

The data suggests that Household income on the Isle of Man has increased by 10.8% since 2018/19. However, the margins of error around the estimate are such that it is impossible to conclude whether they have kept up with or exceeded the rate of inflation (at 21.0%) over the same period. Despite the nominal increases in income, many households are experiencing financial strain as they increasingly rely on savings to meet their expenses.

The HIES also suggests that the median level of disposable household income on the Isle of Man is higher by approximately £17 a week than in the United Kingdom.

Relative Poverty

The survey reveals that relative poverty levels on the Isle of Man are lower compared to the UK. Specifically, 11% of households live on less than 60% of the median household income, a figure that rises to 15% when housing costs are included. In contrast, 17% of households in the UK fall into this category, increasing to 21% when housing costs are considered. Notably, data from the survey indicates that 25% of respondents in the private rental market are living in relative poverty, as measured using equivalised disposable income. This underscores the financial difficulties faced by renters, who are more likely to experience economic hardship compared to homeowners. However, it is important to note that a greater proportion of those already on low income are likely to be found in private rental

¹³ <https://www.gov.im/about-the-government/departments/cabinet-office/statistics-isle-of-man/household-income-and-expenditure-survey/>

accommodation, thus it is important not to make a causal link that implies private rental pushes more people into relative poverty.

Income Inequality

Income inequality on the Isle of Man is measured using the Gini coefficient, which was 0.2944 for 2023/24. This score indicates moderate income inequality and is typical for Western and Northern Europe.

The Isle of Man Social Attitudes Survey¹⁴

The Social Attitudes Survey provides information of the opinions of respondents to a wide range of public issues, including trust and confidence in Government, democracy, perceptions of safety and wellbeing, amongst a wide range of subjects. The survey also provides information relating to financial security and quality of life as can be seen below.

Financial Insecurity

The Social Attitudes Survey highlights significant financial insecurity among residents of the Isle of Man. Approximately 14.6% of respondents reported finding it difficult or very difficult to live on their present income. Additionally, 40.1% indicated they were "coping" financially, which may include those who meet basic needs but feel they have to forego discretionary spending. Younger individuals, particularly those under 40, are significantly more likely to experience financial difficulties compared to older age groups, indicating a generational disparity in economic stability.

Material Deprivation

Material deprivation is a considerable concern on the Isle of Man, with many households going without basic necessities. The survey found that 13.6% of households reported insufficient heating. Over 6% had to forgo either sufficient heating, fresh fruit and vegetables, daily cooked meals, or eating meat, chicken, or fish every second day if desired. Furthermore, 2.1% of respondents relied on food banks within the past year, highlighting the extent of economic hardship and the reliance on charitable support for basic needs.

Additional data produced by The Douglas Coal Fund reported that 425 households were provided with fuel vouchers between November 2024 and February 2025, compared to 359 vouchers between November 2023 and March 2024¹⁵. The Isle of Man foodbank has reported an increase in the amount of food parcels being delivered to Island residents¹⁶. The foodbank reported that in 2023, an average of 400 food parcels were delivered a month, whereas by

¹⁴ <https://www.gov.im/about-the-government/departments/cabinet-office/statistics-isle-of-man/isle-of-man-social-attitudes-survey/>

¹⁵ <https://www.manxradio.com/news/isle-of-man-news/recent-survey-findings-echo-what-local-charities-are-dealing-with/>

¹⁶ <https://www.manxradio.com/news/isle-of-man-news/recent-survey-findings-echo-what-local-charities-are-dealing-with/>

December 2024, 156 parcels were being delivered in one week. It was also reported in February 2025 that 193 individuals were being supported, as well as 131 children¹⁷.

Cost of Living and Housing

Nearly a quarter of respondents (24.9%) reported that securing access to housing was difficult or very difficult. The survey findings support the notion that rising food and energy prices have significantly impacted a large segment of the population. These challenges in securing housing and coping with the rising cost of living are critical issues affecting the economic well-being of residents.

Public Perception of Government Efforts

Public perception of government efforts to address poverty is mixed. While 84.3% of respondents believe that government protection against poverty is important, only 36% feel that the government is effectively addressing the issue. Additionally, 60.5% of respondents believe it is moderately to highly important for the government to take measures to reduce income inequality. However, trust in the government's ability to achieve this remains low, indicating a gap between public expectations and perceived government performance.

Taken together these surveys provide useful data to guide the Government, Tynwald and the third sector in our efforts around poverty. These findings highlight the economic challenges faced by residents of the Isle of Man, particularly in terms of income growth potentially not keeping pace with inflation, financial insecurity, and material deprivation. The data also underscores the need for effective government and third sector intervention to address these issues to improve the economic well-being of the population.

Update on Government Actions to alleviate Poverty

Poverty Action Plan

The Council of Ministers published its Poverty Action Plan in September 2024. This sets out how, and by when, each outstanding recommendation in the previous reports of the Select Committee on Poverty will be addressed. The document provides clarity of several government actions around poverty, providing a clear pathway to delivery.

Employment Support

The Employment Service provides support to enable the individual to prepare for work or develop their skills. This may include interview and CV preparation, work placements to develop skills and enhance their CV, training through our internal training team and external partners.

This has proved effective in reducing the number of Jobseekers to approximately 350 people (Jan 2025) and support is provided immediately if requested, or we will contact individuals

¹⁷ <https://www.manxradio.com/news/isle-of-man-news/recent-survey-findings-echo-what-local-charities-are-dealing-with/>

who have been unemployed for three months if they do not make direct contact with us during this period.

There are currently 23 students undertaking study through our internal employment services training team.

Whilst the number of individuals claiming Jobseekers has reduced, the Social Security Division (SSD) have seen an increase in the number of young people, aged 35 and under, who continue to claim long term Income Support benefits.

In 2023 SSD undertook a sample data analysis using the Benefit Payments System to inform a 'typical demographic' of those currently claiming long term Income Support (sickness).

The data showed that demographic to be a single person (i.e. does not have a partner – 70% of which are male)

- Unable to claim Incapacity Benefit due to lack of NI contributions
- Long-term unemployed
- Low skill levels
- Under 35 years old, with no dependants
- Reason for sickness (as stated on sick note from GP) poor Mental Health
- No routine and/or low motivation levels

SSD recognise that alongside their Employment Officers, a specialist provider of Mental Health Services with the knowledge and skills will be essential to deliver a longer lasting and meaningful outcome; and propose a Workplace Reintegration Programme.

The Workplace Reintegration Programme aims to support individuals who have been out of work for an extended period of time by providing comprehensive support, including psychological, career mentoring, and skills training.

SSD recognise that this cannot be a short-term solution. To make a real and meaningful difference, and to prepare people to become economically active, and fulfil their individual potential, SSD are about to commission a specialist provider to support SSD in delivering this Programme.

SSD will offer initiatives such as, support with travel expenses, and support to cover the cost of nursery fees/or registered child minder fees to enable those who are struggling financially be offered a place on the course.

SSD plan to run a pilot course in summer 2025 in conjunction with a third sector provider.

Minimum Wage

The Island's Minimum Wage rates increased from 1 April 2025, following Tynwald approval at the February sitting, with the Single Hourly Rate increasing to £12.25, and the Youth Rate increasing to £9.55. This has meant a 48% increase in the Single Hourly Rate over the course of this administration.

In addition, the Department for Enterprise confirmed that work is also underway with Treasury, on a review into the current process for determining proposals in respect of the Minimum Wage, considering the statutory requirements prescribed in the Minimum Wage Act and the current Tynwald policy position of achieving parity with the Living Wage by July 2026.

The review will consider the current policy and methodology, with options around age bands, scheduling, accommodation offset, and the role of the Minimum Wage Committee. The review is due in Tynwald in July 2025.

Extension of Childcare credits

The Childcare Credit Scheme 2024 replaced the Pre-School Credit Scheme, and extended financial support to parents of children who turn three in the academic year in which they apply, as well as those who turn four.

The scheme is key element of the Childcare Strategy. Not only does the Childcare Strategy include the aim to provide for greater affordability universally, it also presents specific attention to children of low income families and of working parents, to encourage those parents who wish to return to the workplace after having children to do so.

The scheme has supported the following numbers of children annually:

Academic Year 2023/24 – 751 Preschool Credit Scheme

Academic Year 2024/25 – 1,367 Childcare Credit Scheme

Budget 2025

The Treasury Minister has announced a series of uplifts to various benefits, which are designed to help people through life events, providing financial support where it is needed most.

Such measures include:

- i. The rates of income-related benefits (i.e., income support, income-based jobseeker's allowance and employed person's allowance) have increased generally by 2.2% from w/c 7 April 2025, in line with the increase in the IOM Consumer Prices Index at September 2024;
- ii. The amount of capital a person can have before they are assumed to receive an income from it for income-related benefit purposes has increased from £14,000 to £15,000 (having increased from £13,000 to £14,000 in April 2024);
- iii. The amount of the winter bonus (which was reintroduced last year and is payable to certain groups who get income support, including pensioners) will increase from £350 to £400 from January 2026;
- iv. The lower rate of the maternity payment of £375 which is payable where a qualifying recipient of an income-related benefit has received a maternity payment within the 3-year period immediately preceding their latest claim has been abolished. From April 2025 £750 will be paid for each child born (or stillborn);
- v. The maximum rate of maternity, paternity and adoption allowances has been increased by a further 3.5%, building on the 15.0% increase last year and the 16.8% increase

in 2023. The maximum amount payable to qualifying employees from 7 April 2025 is £250.00 per week.

- vi. The headline rate of child benefit for each child in a family has been further increased by 2.2% from April 2025, taking it to £28.65 per week (as compared to the UK rates of £26.05pw for the first or only child in a family and £17.25pw for any additional children). This will benefit the approximately 5,750 families who receive child benefit.
- vii. Furthermore, the income thresholds which are used to determine how much child benefit is payable to a family have each been increased by £10,000 from April 2025, benefiting around 2,000 families who may be considered to be in the “squeezed middle”, who will also benefit from the increase in the headline rate.
- viii. A review of the maximum amounts of exceptional needs grants and budgeting loans which are payable to certain persons who get income support or income-based jobseeker's allowance.

Cost of Living Support

Cost of Living advice and signposting continues through the Help for Households website¹⁸ as a single point of reference.

The Energy Efficiency Scheme which launched in December 2022 has benefited 3,974 homes (over 11% of total homes) providing loft insulation, chimney draft excluders, external door draft excluder, window seals, LED light bulbs, letter box covers, radiator reflectors, water tank jacket, water pipework insulation, SMART heating controls and thermostatic radiator valves. These energy efficiency products are supplied free of charge to eligible households that either qualify by income-based thresholds (based on gross income and including pensions):

- a) Your weekly income and the weekly income of every household member is below the Isle of Man median income, defined by the most recent Isle of Man Earnings Report. This is £673 per week, which equates to £34,996 a year, or
- b) The combined income of your household does not exceed £60,000 per year.

Alternatively, being in receipt of one of the following benefits:

- a) Attendance allowance
- b) Carer's allowance
- c) Disability living allowance
- d) Employed person's allowance
- e) Income support
- f) Short term incapacity benefit or long term incapacity benefit
- g) Income based jobseekers allowance
- h) Child benefit at the full rate, equating to £24.20 per week
- i) A war disablement pension
- j) State pension

Further support is also provided for installation if applicants are in receipt of:

¹⁸ <https://costoflivingsupport.gov.im/>

- Attendance allowance
- Carer's allowance
- Disability living allowance
- Short term incapacity benefit or long-term incapacity benefit
- War disablement pension
- State pension

There has been an outreach focus for the energy efficiency scheme on sections of the public most likely to be in need like state pensioners, who are often on a fixed income and may spend more time at home than the working population.

Domestic Abuse - Financial Poverty - Coercive Control

The Domestic Abuse Act 2020 makes more than just physical abuse an offence, it creates new offences for financial abuse, mental abuse and coercive or controlling behaviour.

Social Security Division (SSD) is supporting victims who are breaking free from domestic abuse to receive lifeline payments to help them flee domestic abuse. Often lack of finances, or access to finances can be one of the barriers that keep victims locked into dangerous and harmful situations for far too long, and can be used as a tool for coercive control.

Victims of domestic abuse who do not have the financial means to leave their abusers, will be able to apply for an Exceptional Needs Grant of up to £1,000 (currently under review); to support with new accommodation to help them and any children they may have, flee to safety. Whilst there remains a residency requirement of 5 years for access to IOM Social Security Benefits, SSD will consider such referrals under hardship criteria, to maximise timely support, and are liaising with Victim Support to establish a referral pathway.

Legal Aid

Work has begun by the Legal Aid Team to initiate the recommendations from the late HM Attorney General, John Quinn, who carried out a consultation and review of the Legal Aid system on the Isle of Man. The Recommendations aim to improve access to justice, provide a quality service and value for money through new primary and secondary Legislation. This Legislation will harmonise the qualifying criteria for civil and criminal Legal Aid making it easier for both advocates and individuals to understand; introduce a Code of Conduct to ensure that legal services provided under the scheme are quality assured and monitored; and provide further protections for those on a low income or reliant solely on benefits to access appropriate legal guidance.

Gas Regulations

The Cabinet Office initiated the Gas Regulation (Amendment) Act 2024 as an urgent response to reports of vulnerable customers being disconnected in the winter months. The means that

key groups of vulnerable customers can no longer be put at risk by being disconnected between October and March (bringing protections in line with the UK).

Objective Assessment of Housing Need

The Island's first Objective Assessment of Housing Need (OAHN) was published in May 2024. This provides critical analysis of our future housing requirements and will primarily act as an evidence base for the Island's Strategic Plan. Part of the Housing and Community Board's response to the OAHN is a 10-year commitment to build up to 1,000 affordable homes.

The Housing and Communities Board also continues work to deliver its Homelessness Strategy (2023-2028)¹⁹ and a Strategic Partnership with government departments and experienced areas of the third sector to deliver the strategy and its aims.

Rehabilitation planning for offenders

Being released from prison can be a challenging situation for an individual and often a secure home and source of income are critical factors in determining whether someone can be integrated back into society to become a valuable member of the community. Lack of a safe place to live and/or a reliable income stream can often lead to offending/re-offending. However, often due to the fact that they have offended or the nature of their offences, landlords, social housing providers and employers can be averse to considering these individuals as tenants or employees, which causes issues in terms of potentially experiencing homelessness and/or unemployment.

As such, the Prison and Probation Service work with offenders, their families and support services to enable achievement of their target for all long term offenders to be discharged from prison with accommodation and with employment, education or training. The Prison and Probation Service is actively working with the University College Isle of Man, local employers and the Workforce and Skills Board along with organisations such as Housing Matters, landlords and local authorities in order to effectively manage the release of prisoners from custody. This work includes responding to requests for references for potential tenants and the Prison and Probation Service are exploring the option to provide this pro-actively. The Prison and Probation Service also operates a Community Rehabilitation Centre Accommodation, which is intended to operate as primarily temporary accommodation as part of a rehabilitation plan from the prison but, for the reasons outlined above, there are challenges obtaining accommodation to enable some individuals to move on.

The Prison and Probation Service is also working to upskill prisoners with practical skills to increase their employability, which is often commencing prior to release and so can directly contribute to both continued employment and stable accommodation.

The Prison and Probation Service have received a warm and positive response from some local employers and have recently achieved a willingness from those previously reluctant to engage with actively providing employment opportunities for offenders. The Prison and

¹⁹ https://www.gov.im/media/1381706/gd-2023-0119-uploaded-120124_compressed.pdf

Probation Service continue to work on trying to build partnerships with businesses through the Prison Resettlement Team.

The Prison and Probation Service are working to provide offenders with new opportunities to support their dependents, which is critical in addressing the financial (and other) difficulties experienced by children with an imprisoned parent or carer.

Public Health research and initiatives

Tackling inequalities is one of the key goals of public health. Public Health are focussed on tackling the wider and social determinants of health as we know that these are the things that have the most significant effect on peoples' health outcomes throughout their lives and influence 80% of their health outcomes. Measures of poverty are one way that the wider determinants of health manifest within a population. In order to tackle inequalities Public Health uses data and intelligence to advocate for and - where possible - implement an approach called 'proportionate universalism' – where services are provided for all, but access and resource is deployed to where the need is greatest.

Select Committee on Poverty Recommendations

An update on the progress being made towards the Select Committee on Poverty's recommendations can be found at Appendices 1 and 2.

Conclusions and next steps

As noted in the previous Council of Ministers report on poverty measures, understanding and measuring poverty is essential for addressing the challenges faced by individuals, families and Government. Poverty is a broader issue than lack of financial resources alone and encompasses a range of deprivations that impact people's lives.

The findings from the 2023/24 Household Income and Expenditure Survey (HIES) offer essential insights into the lived experiences of our residents, highlighting the challenges posed by rising living costs, inflationary pressures, and housing difficulties.

Relative poverty levels are lower compared to the UK. Income inequality, measured by the Gini coefficient, indicates moderate inequality typical for Western and Northern Europe. The Social Attitudes Survey also reveals that material deprivation is a concern with many households reporting going without basic necessities. As above, the data has found that 13.6% of households reported insufficient heating, and 2.1% relied on food banks within the past year.

Government recognises the challenges posed by rising living costs and inflation and is taking measure to alleviate the worst effects of these. Expanding eligibility for certain benefits, further support with childcare costs, and employment initiatives are a few examples of the practical steps taken to improve the lives of our residents.

The adoption and implementation of the Social Metrics Commission (SMC) measure of poverty in the Isle of Man have faced significant challenges as outlined above. Additionally, the SMC

metric has been replaced by the UK Government by the Below Average Resources (BAR) metric, which provides a broader understanding of poverty. Statistics Isle of Man plans to approximate the BAR approach, utilising data from the recent HIES conducted in 2023/2024.

The Island's context will always be considered and the methodology adapted to suit our own needs and practicalities.

There will be further close working between the Poverty Committee, the Third Sector, Government and Statistics IOM to measure and address poverty in our society, including on the remaining recommendations of the Select Committee on Poverty.

Public Health will be working closely with the Institute for Health Equity to develop a whole system approach (Marmot Approach) to tackling the social determinants of health on the Isle of Man – particularly focussed on developing a suitable metric to describe and map the impact of the wider determinants of health, build a cohesive approach to tackling them, and to develop an Isle of Man specific set of KPIs. This a two-year programme of work.

The tools and methodologies being developed across Government will help us better understand and address poverty and inequality, and work towards ensuring that every person in our island community has the security, opportunity, and dignity they deserve.

Appendix 1 – Updates to the Poverty Action Plan in response to the Poverty Select Committee

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 1 That the Council of Ministers should ensure actions approved by Tynwald contained in the First Report of the Select Committee on Poverty are completed by the 31st December 2021, and make a report to Tynwald to confirm that this has been done no later than February 2022.	Health, Learning & Social Policy Board (Cabinet Office)	Ongoing	This document has been formulated in response to the Committee's 2023 - 2024 report [PP 2024/0007] which recommends that '<i>Council of Ministers should co-ordinate the publication of an action plan, by the end of June 2024, which sets out how, and by when, each outstanding recommendation in the previous Poverty Committee reports will be addressed</i>'. As such, this document aims to provide clarity as to how any remaining actions will be delivered. Going forward, the Health, Learning and Social Policy Board have committed to annual reporting on poverty measures and intend for future reports to include updates regarding the Committee's recommendations.	Delivery dates for each of the outstanding recommendations are detailed within this document.	Ongoing – this Annual Report on Poverty Measures 2025 includes the latest updates on all of the previous recommendations.
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 2 That the Council of Ministers should report annually to Tynwald on poverty measures including the effect of Government actions being undertaken which have the aim of reducing poverty.	Health, Learning & Social Policy Board (Cabinet Office)	Implemented	The Health, Learning and Social Policy Board have committed to producing an annual report on poverty measures, including the collation of updates on poverty actions, on behalf of the Council of Ministers.	The Cabinet Office, on behalf of the Health, Learning and Social Policy Board, intends to collate the report in Q4 annually. Data from the Household Income and Expenditure	

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
					Survey will be available from September 2025.	
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 3 That service level agreements be put in place with accredited charities to allow funding streams and processes for referrals and information sharing which would assist service users.	Treasury	Implemented	A contract is in place with a charity that is specific to service users who are applying for Disability Living Allowance and Attendance Allowance. The contract exists to ensure effective assessment and support to complete the DLA application, and therefore streamlines the process, making it easier for the customer to access the support they need.		
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 4 That the cost of living comparison, last published by Treasury in July 1991, should be repeated, by December 2022, to better understand the differential between the Isle of Man and the UK	Cabinet Office (Statistics Isle of Man)	Ongoing	Completion of the 2023/24 Household Income and Expenditure Survey and comparison with the UK equivalent to provide a comparison of the cost of living.	June 2025	Ongoing, further analysis of HEIS data is needed to complete this recommendation
Report of the Select Committee of Tynwald on Poverty:	Recommendation 5 (Amended) That Treasury should review the current provision for 50% of	Treasury	Implemented			

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	pension contributions to be disregarded for Employed Persons Allowance purposes, and consider whether a higher level of disregard could incentivise appropriate retirement planning whilst avoiding unintended consequences'					
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 6 That Council of Ministers should have an overarching statement which sets out to what degree, it and on what terms, it accepts poverty in our society; this must reference the measures agreed by Tynwald in our first report.	Council of Ministers	Implemented	Council reiterates its position that it cannot collectively 'accept' any degree of poverty.	No further work is planned at this time.	
Report of the Select Committee of Tynwald on Poverty: First Report for the Session	Recommendation 7 That Tynwald is of the opinion that the minimum wage should transition to the living wage within five years.	Department for Enterprise	Ongoing	During the annual review of the Minimum Wage for 2024, the Minimum Wage Committee requested additional time and resource to commission an independent impact assessment. Having requested that the Committee provide an interim recommendation pending completion of this additional work, the Department for	A commitment was made in the Island Plan to achieve parity by April 2025.	The Island's Minimum Wage rates increased from 1 April 2025, with the Single Hourly Rate increasing to £12.25 as a further

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
2020-21 Income and Benefits [PP 2021/0105]				Enterprise, in conjunction with the Treasury, gained Tynwald approval for an interim increase to the rates of the Minimum Wage in May 2024 that will be implemented on 1st July 2024 to ensure that momentum is maintained towards the level of Living Wage. The Department and Treasury continue to work towards the Minimum Wage reaching parity with the Living Wage by April 2025, in line with the Island Plan commitment.		step towards parity with the Living wage. The Department and Treasury continue to work towards the Minimum Wage reaching parity with the Living Wage and a review is underway into the current methodology of agreeing proposals in respect of the Minimum Wage and its link with the Living Wage. This report is due to Tynwald in July 2025.
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and	Recommendation 8 (Amended) That Tynwald is of the opinion that income related benefit rates should include a proportional link to the living wage and that Treasury should review the current policy on setting	Treasury (Social Security Division)	Ongoing	As the Living Wage does not currently have legislative standing on the Island, Treasury is developing a plan to align income related benefits to the Living Wage once the legislation is in place. At the June 2024 sitting of Tynwald it was agreed that (a) the housing element of income related benefits should be reviewed and assessed in relation to a	A commitment was made in the Island Plan to achieve parity with the Living Wage by April 2025. As such, any actions to align benefits rates with the Living Wage will	Ongoing, any actions to align benefits rates with the Living Wage will follow completion of that work (see above)

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
Benefits [PP 2021/0105]	benefit rates and report findings by early 2022.			proportional link to the minimum income standards in the living wage report; (b) historic housing contracts preventing tenancy needs reviews should be abolished through legislation; (c) and that the Department for Infrastructure and Treasury publish a feasibility assessment including the possible impact and future policy options, by February 2025.	follow the completion of that work.	
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 9 (Amended) That the Health and Care Transformation Programme, in considering options for the funding of long term care, will have regard to the actual income that can be generated from an asset, as well as its capital value, when considering how to assess means for access to financial support for care	Department of Health and Social Care	Ongoing	An Analyst with experience in the Social Security and Social Care Sectors will undertake an exercise mapping current Social Security and Social care policies, process, roles and responsibilities and related legislation. Once mapped, the Analyst will work with stakeholders across the system and, building on their knowledge of the Jersey and Scottish models and the lessons that Jersey and Scotland learned when their models were introduced, they will identify the potential challenges and enablers related to introducing one of the new models and begin to assess feasibility and high-level actions required to implement. This work will consider the current and future processes related to long term care payments and as such, should include analysis regarding the Tynwald	Target Aim for Tynwald Decision on new payment model: April 2025	The Nursing Residential and Home Care Project is not yet at the level of detailed planning to define the process for assessing means for financial support for care. The 'What will care cost you?' Public consultation on two potential new payment models for long

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
				amendment to consider options for the funding of long term care that have regard to the actual income that can be generated from an asset, as well as its capital value. The outputs from the Public Consultation and Cost of Care exercise will inform the next round of detailed cost modelling, replacing the UK assumptions in the original model and enabling the project to get a more accurate understanding of the financial implications of each potential new model. The output of this updated model will be shared with Treasury so that they can consider long term affordability of introducing one of the new models and if one should be approved by Tynwald, potential options for funding this.		term care has been completed. Responses highlight a marginal preference for the Free Personal Care model (48%) over the Mixed Model (45%). Responses reiterate a desire for fairness in any new model and for more protection for people's assets, particularly a person's home. The output of the Consultation, the detailed cost modelling and the supplementary work on implementation feasibility and affordability will be shared with Treasury for further remodelling before proposals are brought back to

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
						Tynwald for further direction. The Department is planning to bring proposals to the July 2025 sitting of Tynwald.
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 10 That Tynwald is of the opinion that free school meals should be made available wherever there appears to be reasonable justification to support the needs of the child.	The Department of Education, Sport and Culture	Implemented	A parent or guardian may apply for free school meals for pupils attending primary or secondary schools, or for those who are 18 and under and in full time education at the University College Isle of Man (UCM), if the family is in receipt of any of the relevant benefits. In addition, school leaders understand their community and are able to determine if a child is hungry or if a family require support in exceptional circumstances. Guidance regarding free school meals, updated August 2023, is available at: https://www.gov.im/media/1380392/free-school-meals-and-free-school-travel-guidance-document.pdf		

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 11 That all clients should be provided with appropriate support to ensure they are able to claim all benefits to which they are entitled, that they are aware of any passported benefits and connected to any relevant third party support services.	Treasury	Implemented	Counter staff at Markwell House are available to offer practical support and assistance with benefit enquiries and claims. Outreach services are also provided in Ramsey on a regular basis.		
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 12 That the application forms and processes should be as simple as possible, with interdepartmental information sharing in place to provide key pieces of evidence quickly and efficiently and with access to online applications.	Treasury (Social Security Division) with support from Cabinet Office (GTS)	Ongoing	a) The SSD Digital Transformation Project is under active development and will allow further benefit applications to be made online. Incapacity benefit (and supporting secure two-way messaging) recently successfully went live. Further benefit applications to be made available online will include Income Support (currently being worked on), Job Seekers Allowance and Employed Persons Allowance. This new capability will also allow SSD customers to easily maintain their personal details online. b) Beyond the SSD Digital Transformation Project, a 'Modernisation of Government Services' business case is in the process of being submitted for wider IOMG approval to invest in digital capability to support broader modernisation	a) By the end of 2024. b) Target delivery date of March 2026, subject to approval of business case and supporting funding.	Ongoing - Income Support is currently in test and if testing is successful it is likely to go live in May/June 2025. Employed Person's Allowance will be the next benefit scheduled.

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
				aspirations including the "Tell us Once" initiative and reduce the need to provide the same information to multiple Government services. Delivery timescales for the associated projects which include (a) an enhanced Death Notification service - to streamline current manual processes (b) a Change of address service; and (c) Federated Authentication (to facilitate ease of secure access to supporting online services) will be confirmed following business case approval.		
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 13 - Amended That where claims can only be made for a specified period of time, and where appropriate, a further application should not require all information to be input.	Treasury (Social Security Division) with support from Cabinet Office (GTS)	Ongoing	This recommendation was factored into the Incapacity Benefit online application solution (see planned action for Recommendation 12 20-21) and will be replicated where appropriate for subsequent benefits.	By the end of 2024	Ongoing- this continues to be part of the online system development where appropriate.

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 14 – Amended That Tynwald is of the opinion that free travel passes remain an essential part of welfare support offered to those who need it to actively seek employment, persons with disabilities and pensioners, and that Treasury should review linking travel passes to income related benefits where there is evidence of long term hardship	Treasury (Social Security Division) & Department of Infrastructure	Ongoing	Go Gold and Gold Plus cards are available to people who are registered blind or partially sighted. Card holders who fall into these categories are entitled to concessionary/free travel on public buses and the railways. Go Silver cards are available to people who have reached state pension age. The cards are issued by DOI. Social Security Officers working with individuals seeking employment via SSD Employment Services continue to issue half price bus passes to registered jobseekers where there is evidence of long-term hardship, on an individual basis. As most job search activities are now more commonly online, this need has been reduced. Consideration of the subvention and its application form part of the 2024 Review of the Bus Service.	The Review of the Bus Service will be completed by April 2025.	the Department of Infrastructure currently offer concessionary and free travel to those registered blind or partially sighted and to those who have reached state pension age. Treasury have previously issued half price bus passes to registered jobseekers however, as job searching activities are now predominantly online, the need for this support has reduced. The Social Security Division of Treasury are of the opinion that any passport benefits have the potential to narrow the financial gap between work and benefits and therefore risk disincentivising work.

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
Report of the Select Committee of Tynwald on Poverty: First Report for the Session 2020-21 Income and Benefits [PP 2021/0105]	Recommendation 15 That Tynwald is of the opinion that essential Government telephone numbers – for example those relating to health, housing or finances, should be free to call	Cabinet Office	Implemented	As part of the Cost-of-Living support package, over 25 public sector telephone numbers were made free to call. This was actioned in late 2022 and covers numbers relating to health, housing and finance. A full list of free to call numbers is available at: https://costoflivingsupport.gov.im/free-to-call-telephone-lines/		Council of Ministers have reviewed the current free phone line provision and agreed a revision to this service, there will be a focus on the retention of freephone numbers for the vulnerable, the lines to remain free of charge are; MCALS, CAHMS, The Crisis Team, Safeguarding Children, Safeguarding Adults, Social Security Hotline and the Housing Customer Service Team. All other freephone line will become chargeable once again. An implementation plan is in progress and will be presented to Council of Ministers

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP 2019/0122 (2)]	Recommendation 1 That Tynwald notes the Cold, Hunger and Homelessness Action Plan and data which refreshes the Programme for Government actions; and that Tynwald is of the opinion that: • The Social Metrics Commission measure of poverty be adopted and measured; • That the Minimum Income Standards be produced annually; • That the Index of Multiple Deprivation be produced.	Cabinet Office (Statistics Isle of Man)	Ongoing	Minimum Income Standards are already produced as a matter of course as part of the Isle of Man Living Wage. Data gathered during the 2023/24 Household Income and Expenditure Survey will be used to assess the practicalities of adopting the Social Metrics Commission and what, if any, modifications have to be made and what level of statistical precision can be expected given the differences in available data and the frequency with which it can be produced. It is hoped that by this time the UK DWP and UK Statistics Authority will have completed its own review of what is necessary for the SMC's metric to constitute an Official Statistic.	September 2025	Ongoing – further details can be found in the 2025 Annual Report on Poverty measures (above)
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP	Recommendation 2 That the Isle of Man Government collects the data required in order to adopt the Social Metrics Commission's methodology for measuring poverty.	Cabinet Office (Statistics Isle of Man)	Ongoing	Minimum Income Standards are already produced as a matter of course as part of the Isle of Man Living Wage. Data gathered during the 2023/24 Household Income and Expenditure Survey will be used to assess the practicalities of adopting the Social Metrics Commission and what, if any, modifications have to be made and what level of statistical precision can be expected given the differences in available data and the frequency with which it can be produced. It is hoped that by this time the UK DWP	September 2025	Ongoing – further details can be found in the 2025 Annual Report on Poverty measures (above)

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
2019/0122 (2)]				and UK Statistics Authority will have completed its own review of what is necessary for the SMC's metric to constitute an Official Statistic.		
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP 2019/0122 (2)]	Recommendation 3 That Tynwald is of the opinion that the Economic Affairs Division should gather the data required to implement the metric including "Other available resource	Cabinet Office (Statistics Isle of Man)	Ongoing	Minimum Income Standards are already produced as a matter of course as part of the Isle of Man Living Wage. Data gathered during the 2023/24 Household Income and Expenditure Survey will be used to assess the practicalities of adopting the Social Metrics Commission and what, if any, modifications have to be made and what level of statistical precision can be expected given the differences in available data and the frequency with which it can be produced. It is hoped that by this time the UK DWP and UK Statistics Authority will have completed its own review of what is necessary for the SMC's metric to constitute an Official Statistic.	September 2025	Ongoing – further details can be found in the 2025 Annual Report on Poverty measures (above)
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP	Recommendation 4 That the Isle of Man Government, in partnership with the Third Sector, defines homelessness, which includes "rough sleeping" and produces data on the number of homeless people in the Isle of Man.	Housing & Communities Board (Cabinet Office) with support from Department of Infrastructure	Closed	This recommendation has now been superseded by the homelessness strategy and implementation plan which was approved at the December 2023 sitting of Tynwald (GD 2023/0119). As such, work in this area will now be monitored by the Housing & Communities Board. In line with the strategy's commitment that housing is a right for every person living in the Isle of Man, the Department has committed to establishing a legal definition of homelessness. This will allow		

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
2019/0122 (2)]				for a duty to be created for Government and Local Authorities to be required to take reasonable steps to support homeless individuals.		
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP 2019/0122 (2)]	Recommendation 5 That Tynwald is of the opinion that the Isle of Man Household Income and Expenditure Survey should be conducted every five years and Minimum Income Standards should be estimated and published annually.	Cabinet Office (Statistics Isle of Man)	Implemented			
First Report of the Select Committee on Poverty for the	Recommendation 6 That the Isle of Man Government should publish an annual publication schedule	Cabinet Office (Statistics Isle of Man)	Implemented			

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP 2019/0122 (2)]	for all planned statistical releases for the year ahead, in January of each year and produce a Code of Conduct on the production on those statistics.					
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions & Data [PP 2019/0122 (1) & PP 2019/0122 (2)]	Recommendation 7 That the Council of Ministers' Social Policy and Children's Committee act as the lead for poverty within Government		Implemented	It should be noted that this work now falls under the remit of the Health, Learning and Social Policy Board.		
First Report of the Select Committee on Poverty for the Session 2019-20 – Poverty Definitions	Recommendation 8 That responsibility for scrutinising the Government's work on poverty should be with the Social Affairs Policy Review Committee.		No action required			

Report	Recommendation	Action Lead	Status	Planned Action	Planned Delivery Date	May 2025 Update
& Data [PP 2019/0122 (1) & PP 2019/0122 (2)]						

Appendix 2 – Updates to the responses to the Poverty Select Committee Report on Housing and Homelessness

Recommendation	Area /Dept	Dept Response	December '24 Update	May 2025 Update
Recommendation 1 That Tynwald is of the opinion that Council of Ministers should co-ordinate the publication of an action plan, by the end of June 2024, which sets out how, and by when, each outstanding recommendation in the previous Poverty Committee reports will be addressed, assigning a responsible owner for each.	HLSPB	The Health, Learning and Social Policy Board of Council of Ministers has committed to producing an annual report on poverty measures, including the collation of updates to poverty actions. The annual report for 2023, recently published, provides an overview on the current landscape of poverty measures available to Government, the progress on delivering the Select Committee's recommendations and Government's actions to reduce poverty. The Board seeks to work with the Committee in order to agree the schedule and format of annual reports going forward. Council of Ministers has asked the Health, Learning and Social Policy Board to lead on the compilation of an action plan, to be published by the end of June 2024.	Status - COMPLETE A Poverty Action Plan was laid before the October 2024 sitting of Tynwald	
Recommendation 2 That Tynwald is of the opinion that the Objective Assessment of Housing Need should be a key evidence report for the drafting of new housing	H&C	Government is currently awaiting the submission of the final Objective Assessment of Housing Need Report from the appointed consultants. It is understood that the Report will be available by the end of April 2024. The Report will be a key piece of evidence which will be used to supplement existing evidence and underpin the	Status - COMPLETE A policy response to the OAHN has been produced with the intention of publication for the December '24 sitting of Tynwald	

policies in the draft Strategic Plan when it is published in September 2024. The Assessment and progress on the draft Strategic Plan should underpin an update to the 2019 Affordable Housing Need Interim Assessment to include a recommendation as to the number of public sector homes to be built each year to 2041.		approach to housing need taken in the Draft Strategic Plan (the draft plan is due to be published in September 2024). New and updated statutory housing policies will only be in draft form in August 2024. When published, the OAHN and Draft Strategic Plan may prompt a review of the 2019 Affordable Housing Need Interim Assessment and may influence the number of public sector homes to be built per annum up to 2041.		
Recommendation 3 That Tynwald is of the opinion that the Cabinet Office should ensure that relevant findings of the Objective Assessment of Housing Need are included in the strategic and area plans which form the Island Development Plan.	CO	The Objective Assessment of Housing Need is a key piece of evidence which will help shape the new Strategic Plan and subsequent All-Island Area Plan. It will underpin key spatial and housing policies in the Draft Plan due to be published by 28th September 2024.	Status - ONGOING Further consideration needs to be given to what impact the findings of the OAHN will have on the emerging Strategic Plan spatial policies and housing policies. Cabinet Office will re-publish the Preliminary Publicity stage of the Strategic Plan review in due course. The public will get the opportunity to comment on the issues and options set out.	Ongoing
Recommendation 4 That Tynwald supports the Department of Environment, Food and	DEFA	The Department of the Environment Food and Agriculture (DEFA) intends to update its legislation in accordance with the Future Homes Standard which is being brought forward in	Status – ONGOING Due 2025	Ongoing

Agriculture's approach to update its legislation in accordance with the Future Homes Standard when it is brought forward in England in 2025.		England in 2025. In the meantime, interim standards have been introduced in England and DEFA will seek to amend the Building Regulations accordingly recognising that this will require an amendment to secondary legislation.	
Recommendation 5 That Tynwald recognises the schemes currently in place targeted at vulnerable households and providing energy efficiency measures for free; and supports the proposals to continue to improve and modify the schemes available.	DEFA	The Department of Environment, Food and Agriculture has been running a support scheme that is targeted at vulnerable households, providing energy efficiency measures for free. A total of 3000 households have been reached so far. There is an action (2.5) in the Climate Change Plan to introduce Energy Performance Certificates (EPC's). Whilst DEFA cannot at this stage commit to their introduction as no formal approval has been received, it is certainly being addressed as an option. In respect of performance standards, Just Transition and a focus on vulnerable households in the decarbonisation of heat will be addressed in the Low Carbon Heat Strategy due out towards the end of 2024. There is an action to develop a successor scheme to the Energy Efficiency Scheme and the Green Living Grant Scheme which will be launched later in 2024. As part of the development of this, DEFA	Status – ONGOING The Department of Environment, Food & Agriculture has continued to provide the Energy Efficiency Scheme 'EES' which provides energy efficiency measures for free. The Scheme has reached over 3,500 homes (10% of the total homes on the island) assisting households to reduce their energy consumption, providing genuine long-term savings that keep bills down and help cut carbon emissions. The Scheme also included an Energy Doctor Advice service providing free home health checks to over 1,000 homes to help implement practical Ongoing

		are finalising a modelling and public engagement exercise which will explicitly look at how we best meet the needs of vulnerable households. Additionally, adopting the new Building Regulations Parts F (ventilation), L (energy and carbon), O (overheating) and S (EV's) approved documents²⁰ will certainly benefit the Island's housing stock and maximize energy efficiency.	measures to enhance energy efficiency and lower energy bills. The average annual savings from each property visited by the Energy Doctor is estimated at over £650 and CO2 emissions reductions per property of 3-5 tonnes (depending if heating fuel is gas or oil). The EES (along with the Green Living Grant Scheme) is due to be replaced by a successor scheme, due to be launched in Q1 2025. Policy principles have been agreed at a political level within the Department and the scheme is proceeding to the drafting stage. There is an action in the Climate Change Plan to introduce Energy Performance Certificates (EPCs) which DEFA are keen to explore, however limited resources mean that this is on hold at the present time	
--	--	---	--	--

²⁰ [Conservation of Fuel and Power](#)

			DEFA has also agreed to improve Building Regulations by investigating the adoption of Parts F (ventilation), L (energy and carbon), O (overheating) and S (EV's) and the current timescale for this is April 2025	
Recommendation 6 That Tynwald supports the Department of Infrastructure's work to produce a decarbonisation strategy for its own public sector housing and is of the opinion that the strategy should be published by September 2024, and that the Department of Infrastructure should encourage and support local authority housing providers to each produce their own decarbonisation strategy for their public housing stock.	DoI	All new housing units are designed to minimise energy use, reduce carbon emissions and lifecycle costs by employing the 'fabric first' methodology. This method maximises the performance of building components and materials that make up the fabric of the building and includes increasing air tightness and levels of insulation; optimising solar gain; natural ventilation and thermal mass. This approach can reduce carbon emissions by up to 70% compared to traditional forms of construction and is considered the most sustainable method of reducing emissions. In addition to the 'fabric first' approach, renewable energy systems are being employed to provide an economic method of decarbonising home heating and energy supply (due for completion by Q1 2025). The Department of Infrastructure has a draft "Decarbonisation of DOI Public Sector Homes" strategy, funding for which will be sought through the Climate Change fund* to enable the strategy	Status - COMPLETE The Department of Infrastructure published its Decarbonisation Strategy in November 2024	

		to be implemented. The draft strategy aims to bring the existing DOI housing stock up to EPC rating C. <i>* Climate Change funding is not currently available to Local Authorities</i>		
Recommendation 7 That Tynwald is of the opinion that: (a) the Department of Infrastructure should include the introduction of a new regulatory framework for housing associations and providers of public sector housing as part of its current projects to investigate the viability of creating an Isle of Man Housing Association and to modernise housing legislation; (b) work to bring forward regulations under the Landlord Registration (Private Housing) Act 2021, including regulations under Section 26 of the Act regarding	DoI	(a) The modernisation of housing legislation was identified by the Housing and Communities Board and a Housing Bill is currently being scoped which will seek to address a number of issues including any changes to how public sector housing is regulated, a regulatory framework for the creation of a Housing Association and, as part of the Homelessness Strategy Action Plan, a legal mechanism to ensure every person is entitled to the right housing. (b) Minimum Standards Regulations are to be drafted alongside other supporting regulations of the Landlord Registration (Private Housing) Act 2021 with a draft due for completion by July 2025. The July 2025 deadline takes into account the time to draft regulations, consult and have them received by Tynwald. There are also dependencies on other regulations under the Act without which these regulations cannot come into force. (c) Provision is already determined as part of the minimum standards which outlines tenancy management standards but this	Status – ONGOING A report on the Housing Association project is to be brought forward for debate at the January 2025 sitting of Tynwald	Ongoing – A Statement on Housing Agency has been made to Tynwald. Work on Landlord Registration (Private Housing) Act implementation to be made in advance of the 2026 election.

minimum condition standards for a rented dwelling, should be given high priority by the Department of Infrastructure and that regulations should be made by July 2025; (c) the regulations should include a requirement for a condition report at each new tenancy; and (d) the regulations should provide that fixtures and fittings in public sector housing need not be renewed between tenancies so long as this would not compromise minimum condition standards or the health and safety of tenants.		will be developed further in the regulations. Council of Ministers suggests removing 'Jersey' from the recommendation as the process (although similar to Jersey) should reflect the specific needs of the Isle of Man. The Department of Infrastructure uses a "Void Letting Standard" document to assist officers in ensuring minimum standards are applied in its properties. (a) When a public sector property is vacated a void inspection is carried out with consideration given to the disposal of goods left by outgoing tenants. Officers carrying out this role are not qualified to determine if certain fixtures are safe or suitable to remain in the property as they are often electrical and may not have been installed by a competent tradesperson. Health and safety risks need to be considered to ensure incoming tenants aren't inadvertently impacted by damaged or faulty goods. Carpet and flooring is inspected for hygiene and safety purposes before a decision is made. Electrical equipment cannot be certified by DOI's housing team, therefore leaving it presents risk of liability should something go wrong e.g. an electrical fire or shock.	
---	--	--	--

Recommendation 8 That Tynwald is of the opinion that the Housing and Communities Board should publish an update on progress, by the end of May 2024, on actions in the 2019 Cold, Hunger and Homelessness Action Plan which are not now included in the Homelessness Strategy 2023-2028; where required new target dates for completion and responsible owners should be included.	H&C	Many aspects of the Cold, Hunger and Homelessness Action Plan were achieved by 2019 such as: • adopting the Low Income High Cost model to measure fuel poverty • holding a series of focus groups to better understand how to address 'cold' with older people • piloting school holiday shopping voucher scheme and a holiday activity and food scheme to address holiday hunger • working with the third sector to gather data on holiday hunger • funding the night shelter until it closed in 2022 • producing a template memorandum of understanding for collaborative working with the third sector Subsequently, as the Covid-19 pandemic took hold in 2020, resourcing was re-prioritised to deal with the immediate impact of the pandemic on our community. Following the General Election in 2021 the Cold, Hunger and Homelessness Action Plan was superseded by the Housing and Communities Action Plan and, subsequently, the Homelessness Strategy, voted for unanimously by Tynwald in December 2023. This Strategy aims to provide a holistic approach to supporting the vulnerable, ensuring that they not only have access to housing, but that they can be properly assessed	<i>This recommendation was lost so no further action taken</i>	
---	----------------	--	--	--

		as to the essential wraparound services they require to best fit their individual need.		
Recommendation 9 That Tynwald is of the opinion that the Council of Ministers should report to Tynwald, by the end of October 2024, on progress with and plans to complete, with timescales, all of the approved recommendations of the Accommodation for Vulnerable Young People Committee's Report.	H&C	Council of Ministers requests an amendment to the recommendation to reflect the timescale needed to respond appropriately to the Accommodation for Vulnerable Young People Committee's report taking into account actions now within the Homelessness Strategy and Action Plan approved by Tynwald in December 2023 which is already underway and will address some of the concerns laid out in the report.	Status – ONGOING A progress summary is due to be published early in 2025	Ongoing – due 2025
Recommendation 10 That Tynwald is of the opinion that the Department of Infrastructure should consider alternative approaches to promote inclusion of vulnerable people on tenancies in public sector housing as part of its work to review the public sector housing allocation policy with changes implemented by July 2025.	DoI	Council of Ministers believes that this is not something that could be policed but acknowledges that the issue of vulnerable tenants could be reviewed as part of the Allocation Policy Review (which is in progress with the Department of Infrastructure). Following the review, changes are due for implementation in July 2025. The recommendation relates to “residential tenancy agreements” and does not discern between sectors. The Department of Infrastructure does not have the powers to deliver this recommendation across different tenures.	Status – ONGOING Due 2025	Ongoing – due 2025

		Further, the implementation of this recommendation has the potential to place vulnerable people in more jeopardy, for example, it could stop a victim of domestic abuse from having the family home in their sole name.		
Recommendation 11 That Tynwald is of the opinion that a root cause analysis of people leaving prison and Tromode House who are homeless within six months of leaving should be undertaken, and reported to the Minister for Justice and Home Affairs not less than annually	DHA	Council of Ministers supports the principle of understanding the barriers and underlying factors to offenders securing and maintaining accommodation after leaving prison or Tromode House, as it does for all individuals experiencing or at risk of homelessness. The causes for all people becoming homeless, including offenders, is part of the data gathering work for prevention purposes (see action 5.3 from the Homelessness Strategy Action Plan^[1]). The Department of Home Affairs Prison and Probation Service currently reports on those leaving prison or Tromode House with/without accommodation. However, where offenders are serving sentences of 12 months or less, they are not required to be under licence conditions upon release. It would not be possible to capture this data as there is no requirement to provide contact details to the probation service. Where an offender's licence for a short term detainee (i.e. a person serving a sentence of less than four years) does not include a supervision element, it	<i>This recommendation was lost so no further action taken</i>	

^[1] https://www.gov.im/media/1381706/gd-2023-0119-uploaded-120124_compressed.pdf

			may also not be possible to keep in contact with the offender. Anecdotally, too, many offenders often do not say that they have been in prison when dealing with other agencies, and so it is difficult to find information from these sources. As such, this recommendation cannot currently be fully achieved.		
Recommendation 12 That Tynwald is of the opinion that the Housing and Communities Board should: (a) explore reasons for evictions that might cause or contribute towards homelessness, including consulting with landlords and tenants; (b) consider the potential effect of introducing provisions to provide greater protections for those without fault; (c) collect evidence and consider the merits or otherwise of introducing legislation which would prevent no fault evictions;	H&C/DoI	(a) This is being addressed as part of the Homelessness Strategy to overcome challenges with gathering legitimate data. The “fault” eviction categories can be identified but the numbers of evictions falling into these categories are currently unknown. (b) Council of Ministers notes that there is a lack of data that can provide clarity on the extent to which this may be an issue. Careful consideration must be given to any unintended impact on the private tenancy market if a landlord’s investment cannot be withdrawn by selling the property on the open market. It is the intention of the Housing and Communities Board to introduce an Occupancy Deposit Scheme which will seek to ensure the rights of both tenants and landlords are taken into consideration. (c) Mandatory grounds for possession may be included in the new tenancy agreement being developed within the landlord registration work and is due to conclude in March 2026; this would mean that under certain circumstances the court	An update on the Homelessness Strategy was published on the gov.im webpages in August 2024 with a further update scheduled for early 2025	Ongoing – a further update is scheduled for mid 2025 as part of the Housing and Communities Board updated Action Plan	

(d) consider whether tenants who damage property or fall behind with rent payments are over-protected; and		cannot choose to suspend a possession order e.g. If the tenant owes 8 weeks/2 month or more rent (this is the legal position in England). This would require a change in legislation, currently a possession order can be suspended at court for up to one year ²¹ . The introduction of an Occupancy Deposit Scheme will also assist in ensuring that tenants are held responsible for damage of property and rent arrears. The scheme is due to be introduced in January 2026.		
(e) report to Tynwald by October 2024 on its findings along with timescales.				
Recommendation 13 That Tynwald supports action 3.1 in the Homelessness Strategy 2023-2028 which will result in the creation of a register of those of no fixed abode and that data for this will be collected via the census or from other sources.	H&C	Council of Ministers notes that Government's Homelessness Strategy was voted for unanimously by Tynwald at its December 2023 sitting. Work is now underway to deliver the actions which will include a register of those of no fixed abode.	Status - ONGOING A progress report on the Homelessness Strategy was published in August 2024 with a further update due in January 2025	Ongoing – a further update is scheduled for mid 2025 as part of the Housing and Communities Board updated Action Plan
Recommendation 14 That Tynwald is of the opinion that the Housing and Communities Board, working in conjunction with Manx Care, should identify a site by June 2024 and commission the	n/a	Council of Ministers accept there is a need to identify appropriate housing and emergency accommodation provision for those who find themselves homeless. The Homelessness Strategy, published in December 2023, sets out a clear action to formalise an emergency accommodation pathway to address this and supports the principle of 'home first'. The Strategy also acknowledges that simply sourcing	<i>This recommendation was lost so no further action taken</i>	

²¹ Section 16, Landlord and Tenant Act 1954

provision by November 2024: • of a minimum of 20 units of emergency housing; and • access to emergency housing should not be dependent on length of residency, although progression to a more secure tenancy may be.		accommodation would be insufficient as there are overlapping reasons that make it difficult for individuals to maintain tenancy without 'wrap-around' services being in place to support them. In respect of residency, there are broader considerations, risks and implications that would need to be explored. The Homelessness Strategy identifies existing gaps in support and accommodation provision for Isle of Man residents, which would increase if the current residency / eligibility status was amended.		
Recommendation 15 That Tynwald is of the opinion that the agreed action by the Housing and Communities Board to develop a Target Operating Model within the Homelessness Strategy should be taken forward with a completion date of January 2025.	H&C	A large amount of exploratory work has gone into the feasibility of a Housing First approach for the Isle of Man. This is being addressed under the action "Development of a Target Operating Model" within the Homelessness Strategy. This action, as part of the overall Homelessness Action Plan, with a due date of January 2025, was approved by Tynwald in December 2023. The outcome of this action is for the creation of a long-term service model for homelessness (with emphasis on prevention) to achieve the ambition and vision set out in the Homelessness Strategy. This would facilitate the development of housing and support pathways and enable individuals to be guided in a person-centred manner to access the service that is appropriate for their specific needs.	Status - ONGOING A progress report on the Homelessness Strategy was published in August with a further update due January 2025 in line with this action due date	Ongoing – a further update is scheduled for mid 2025 as part of the Housing and Communities Board updated Action Plan

		Council of Ministers believes that the experience and skillset of the Homelessness Strategic Partnership, on behalf of the Housing and Communities Board, should continue their work as outlined and approved.			
Recommendation 16 That Tynwald is of the opinion that following the publication of the Objective Assessment of Housing Need, Council of Ministers should consider its findings and publish a commitment to build housing as defined within the assessment.	H&C	With a lack of clarity within the Committee's report on the methodology used to recommend 100 older persons' housing units, Council of Ministers' believe it would be prudent to consider the outcome of the Objective Assessment of Housing Need for indications on not only the amount of older persons' housing units, but more wider analysis on the type of accommodation required such as assisted/supported and independent living.	Status - COMPLETE A response to the OAHN has been drafted with the intention of publishing for the November '24 sitting of Tynwald		
Recommendation 17 That Tynwald is of the opinion that the agreed action by the Housing and Communities Board to develop a Target Operating Model within the Homelessness Strategy should be taken forward with a completion date of January 2025; this could include but need not be limited to care leavers to at least age 26, those leaving the criminal	H&C	As with recommendation 15 this is being addressed under the action "Development of a Target Operating Model" within the Homelessness Strategy. This action, as part of the overall Homelessness Action Plan, with a due date of January 2025 , was approved by Tynwald in December 2023. The outcome of this action is for the creation of a long-term service model for homelessness (<i>with emphasis on prevention</i>) to achieve the ambition and vision set out in the Homelessness Strategy. This would facilitate the development of housing and support pathways and enable individuals to be guided in a person-centred manner to access	Status - ONGOING A progress report on the Homelessness Strategy was published in August with a further update due January 2025 in line with this action due date	Ongoing – a further update is scheduled for mid 2025 as part of the Housing and Communities Board updated Action Plan	

justice system, victims of domestic abuse and those who require ongoing support due to physical and mental healthcare needs who are not receiving support via Housing First.		the service that is appropriate for their specific needs		
Recommendation 18 That Tynwald is of the opinion that the merits of allowing commuted sums from Section 13 agreements (in lieu of affordable homes) to be used for providing supported housing should be examined as part of the formulation of the Draft Strategic Plan which is currently being prepared.	Planning Policy	In terms of the requirement for affordable housing, planning applications are assessed taking account of Housing Policy 5 in the Isle of Man Strategic Plan. Where commuted sum payments are acceptable in lieu of actual housing units, the contribution secured under a section 13 agreement, linked to the requirements of Housing Policy 5 can only be used for affordable housing. This is because the term 'affordable housing' is defined in the Strategic Plan. Given that the Strategic Plan is currently being reviewed, Council of Ministers believe the merits of changing the policy to allow financial contributions to be directed towards 'supported housing' can be assessed as part of that comprehensive review. The plan process is already committed to looking at potential amendments to Housing Policy 5 and all related definitions.	Status - ONGOING A draft strategic plan is currently in development	Ongoing

Recommendation 19 That Tynwald is of the opinion that the Department of Infrastructure should submit a report to Tynwald by October 2024 which: (a) states how many (i) new public sector (ii) refurbished public sector and (iii) first time buyers' homes have been built in the last 10 years; (b) assesses the efficacy of the arrangements of Housing Policy 5 and the arrangement for affordable housing commuted sums; and (c) makes recommendations for the future of these arrangements, or for alternatives which incentivise the type of housing identified as being needed.	DoI	Council of Ministers notes that the Department of Infrastructure holds all the relevant information regarding the data sought to enable responses to item (a) and this task can be tackled very quickly. The department has already submitted its views to the Planning Policy team regarding Housing Policy 5 and opportunities for this are to be strengthened, and will be able to expand further on the subject in order to provide a comprehensive response to (b) Regarding (c), there is no commuted sums scheme per se. These figures are calculated using market data comparables and negotiated with the applicants. An effective methodology to help create a policy would be beneficial to the Department of Infrastructure, the applicants and Planning Officers, and the department are able to assist with this task.	Status – ONGOING The Department of Infrastructure intends to bring this report containing the requested statistical information on new and refurbished housing stock, and a review of the efficacy of the arrangements for Housing Policy 5 and the way in which commuted sums work to Tynwald in the New Year	Ongoing
--	-----	---	--	---------

Recommendation 20 That Tynwald is of the opinion that Treasury should continue its ongoing work on empty and dilapidated properties and report back to Tynwald by July 2024 in line with the resolution of June 2023.	Treasury	Council of Ministers notes that in June 2023 Tynwald debated a motion from Mr Moorhouse MHK to seek to address some of the issues faced where properties are under-utilised, neglected or simply left vacant. The Treasury Minister amended the motion in relation to empty properties, which was supported by Members, to investigate what could be done. Tynwald accepted the amendment and the resolution was: <i>"That Tynwald notes the potential deleterious effect of empty properties on the local community and availability of housing; recognises the considerable work already undertaken by the Housing and Communities Board and the Built Environment and Reform programme as part of Our Island Plan; and requests that Treasury:</i> <i>a. work with the Built Environment and Reform Programme team to publish an agreed definition of "empty properties" which should include those unoccupied for prolonged periods and dilapidated properties and which could be quoted in any review of rates assessments;</i> <i>b. continue the work of the Empty Properties Initiative and consult with all Local Authorities on the best way to enable them to reverse the</i>	Status - ONGOING Treasury published an update paper in July 2024 in line with the recommendation on progress with empty/problem properties	Ongoing
---	-----------------	---	--	----------------

		<i>status of existing zero-rated properties where appropriate;</i> <i>c. consider and consult also on disincentives for properties to remain empty including an escalation of rates in circumstances where this is determined to be justified by the Local Authority; and</i> <i>d. submit a report to Tynwald by the last day of October 2023 with a plan for any necessary legislative changes and a timetable for their implementation."</i> A number of cross-government programmes and initiatives are continuing to progress actions related to empty and dilapidated property and land; spanning across residential, commercial and business domains. Treasury is currently co-ordinating workstreams in relation to the resolution and has engaged with Local Authorities, Housing & Communities Board, Built Environment Reform Programme and other Government Departments. Treasury is planning to conduct a targeted internal consultation on: • The definition and distinction of empty/problem properties including the occupancy status and property state an empty property may fall under.		
--	--	--	--	--

		Proposed incentive and disincentive options that may be appropriate to enable Treasury and Local Authorities to address the associated issues empty/problem properties pose. This consultation will shape future legislative changes.		
Recommendation 21 That Tynwald is of the opinion that analysis of the Objective Assessment of Housing Need should include consideration of what type and size of new property will provide the highest impact in meeting overall need for both private and public sector housing; such development should then be incentivised in planning policy.	Planning Policy	Council of Ministers supports this recommendation. The Objective Assessment of Housing Need once completed, will allow a fuller understanding of the size and type of new property needed on the Island. The Draft Strategic Plan due to be published in September 2024 will, once all evidence is collated, enables the formulation of general planning policies for the Isle of Man including those for housing. The level of breakdown for particular types, size and tenure and how this is reflected in Policy terms forms part of the draft Strategic Plan process which is currently underway.	Status – ONGOING Further consideration needs to be given to the OAHN and other evidence as to how it will inform the emerging Strategic Plan and future All-Island Area Plan. Cabinet Office will re-publish the Preliminary Publicity stage of the Strategic Plan review in due course. The public will get the opportunity to comment on the issues and options set out.	
Recommendation 22 That Tynwald is of the opinion that the Cabinet Office should submit a report to Tynwald by October 2024 on the housing mix of public and private sector rental and home-ownership; this	CO	Council of Ministers notes that a breakdown of occupied accommodation by type of tenure can be found in the 2021 Census. More current information is not available, nor is the general break down of all property by nature of tenure. Similarly, there is no data currently in Statistics Isle of Man's possession regarding the number of buy to let properties. However, some estimates	This recommendation was lost so no further action taken	

should include exploring a mechanism for regulating against an over-expansion of buy to let properties.		will feature in the Objective Assessment of Housing Need. The need to assess available data and the feasibility of addressing the gaps in information outlined above means that it would be unlikely that the necessary data would be available in time for a report to Tynwald by October 2024.		
Recommendation 23 That Tynwald is of the opinion that the Housing and Communities Board should establish, by September 2024, an effective method of engagement with private landlords to support them to make suitable properties available and ensure that their views are considered in any relevant aspects of the ongoing work of the Board.	H&C	Council of Ministers accepts that engagement with landlords as a key stakeholder is an essential part of the process in the development and progression of any legislation and/or schemes with which they would be impacted.	Status – COMPLETE The Housing and Communities Board will take steps to engage with any relevant stakeholders as a matter of course in the development of housing policy and legislation	
Recommendation 24 That Tynwald is of the opinion that the Housing and Communities Board should oversee the introduction of an	H&C/DoI	Council of Ministers acknowledges that the Office of Fair Trading (OFT) provides tenancy support which includes contract support and training as part of their consumer advice function ²² . Tenancy training and support is also readily available to	Status – ONGOING This project is in the initial scoping stages and due for completion within the desired timescale.	Ongoing

²² [Tenancy Protection](#)

Occupancy Deposit Scheme by April 2026 so that the rights and responsibilities are clear for landlords and tenants; this should include the production of appropriate guidance literature.		the public through the third sector via Housing Matters. Preferred tenancy agreements are due to be introduced by the Department of Infrastructure in January 2026. It is also the intention of the Housing and Communities Board to oversee implementation of an Occupancy Deposit Scheme by April 2026 which will clearly lay out the rights and responsibilities, including guidance literature, to inform and support both parties.		
Recommendation 25 That Tynwald is of the opinion that – (a) the Department of Infrastructure should review current home purchase assistance schemes and report back by September 2024; (b) the starting point for calculating the maximum qualifying income for a shared equity purchase assistance scheme should be an assumption that repayments should not be more than 35% of	DoI	(a) It is the Department of Infrastructure which brings forward home purchase assistance schemes using powers under the Housing (Miscellaneous Provisions) Act 2011. A comprehensive review of the current assistance scheme and the identification of alternatives is an objective of the Housing and Communities Board to support the aim to make home ownership more affordable. (b) With the assistance of the Treasury, the Department of Infrastructure has started work to create a model for calculating the gross annual income required for a buyer to afford repayments using no more than 35% of their income against loan to value borrowing of 95% (including mortgage and equity loan assistance) on the maximum purchase price that apply for each property type under the 'First Home Fixed'	Status – ONGOING Following a review of the current schemes and other affordable options for home ownership, the Department of Infrastructure is working to bring forward changes to the current Shared Equity Purchase Assistance Schemes in 2025 and is also considering policy proposals for a new "Rent to Buy" Scheme. A full report will be brought to Tynwald early in the New Year.	Ongoing – the full report is being finalised and plans are to publish by Sept 2025

income, after income tax and national insurance, for a purchaser with maximum 95% total loan borrowing including mortgage and equity loan assistance; (c) the maximum amounts should be both index linked and reviewed annually against whichever is the higher of: • the gross annual income required to afford repayments as outlined above; and • the current relevant income threshold plus CPI; and that Tynwald notes that this may mean that maximum salary amounts go up as well as down. Recommendation 26 That Tynwald is of the opinion that the Treasury should submit a report to Tynwald by the end of September 2024 on the		Scheme and on the average market price for each property type on the open market for the 'First Home Choice' Scheme. The desired model would then be index linked to annually review and set the maximum income thresholds for the 'First Home Fixed' and 'First Home Choice' Schemes based on whichever is the higher of; - the gross annual income required to afford repayments as detailed above, or - the current relevant income threshold plus CPI (c) Further work will be required to ensure the model is workable and that the proposed index linking can be included in scheme legislation.		
Treasury		Given that there are a number of banks providing these services it would not seem appropriate that Treasury compete in this market.	<i>This recommendation was lost so no further action taken</i>	

circumstances under which it would consider reintroducing an affordable mortgage scheme.					
Recommendation 27 That Tynwald is of the opinion that in undertaking the review approved by Tynwald in October 2023 the Department of Infrastructure should review the operation of public sector housing schemes to identify efficiencies and to explore: (a) the effects of setting rent at a level required to cover the cost of operation; (b) the impact this would have on tenants and social housing providers;	DoI	Council of Ministers notes that at its sitting in October 2023, Tynwald received the Department of Infrastructure Report²³ on the Creation of a Housing Association for the Isle of Man and by supporting Option 1 resolved: <i>"that Tynwald supports a consultation on the preferred option to better understand the implications of adopting this model; and that, before further progression, the Department of Infrastructure should report to Tynwald with its detailed recommendations and project plan"</i> If the outcome from Option 1 is approved, it would be implemented in such a way that would enable Local Authorities to transfer stock to the Housing Association in future if required.	Status - ONGOING The Department of Infrastructure has produced a report which describes the financial impact of setting rent levels at a rate that enables housing providers to cover the full cost of provision of housing. The report is due to be laid before Tynwald in November 2024.	Closed – A report was laid before Tynwald in 2024. The introduction of a Housing Agency has superseded action relating to Housing Association	

²³ [DOI Report](#)

(c) how, if Option 1 is approved, it would be implemented in such a way that would enable the transfer of housing stock to any Housing Association in future if needed; and that the report should be submitted to Tynwald by the end of September 2024					
Recommendation 28 That Tynwald is of the opinion that the type, size, location balance, accessibility, and overall number of public sector housing units identified in the Objective Assessment of Housing Need should be reviewed annually against demand, and inform the capital program.	DoI	Council of Ministers notes that the Department of Infrastructure collects the data of the type, size and location balance of all public sector housing on an annual basis. This information should be better used to influence the Capital Programme. This has been acknowledged by both the Department of Infrastructure and the Housing & Communities Board.	Status - ONGOING The Department of Infrastructure agrees that all strategic intelligence from the OAHN should be incorporated into development plans and will be working with partners to ensure this is done.	Ongoing – The Department of Infrastructure has written to all local authorities, requesting localised intelligence to build upon the OAHN data. Information will be incorporated into future plans	
Recommendation 29 That Tynwald is of the opinion that ways to assess the full extent of housing need should continue to be considered	DoI	The matter of Island residency has been discussed at length, if (as other areas of the report has identified) application numbers are already high; removing the Island residency requirement would increase them to a level of demand that could not be met.	Status – ONGOING Due - 2025	Ongoing - The Attorney Generals Chambers are working on draft amendments, any proposals which	

as part of the current wider review of the Department of Infrastructure's allocation policy which is due to be presented for Tynwald approval by October 2025.		This recommendation would require an amendment to the Housing (Miscellaneous Provisions) Act 1976 may not be possible in the timescale suggested. The report states that the discretionary power to waive the residency requirement has been used once; this is incorrect. Discretion has been used 6 times (by the Department of Infrastructure and Local Authorities) since 2021. Whilst there's always been the option to use the discretion, the Department of Infrastructure updated their guidance in 2021 to ensure that housing providers used the discretion in cases of need and to notify the Department of that same use. All 6 cases had extraordinary circumstances that warranted the need for discretion, which was used appropriately and effectively to address individual need. A recent public consultation to consider access to the Mid Rent affordable housing scheme showed that more than 70% of consultees supported a minimum Island residency of 5 years as an entry criterion. This is evidence of public sentiment regarding residency criteria in relation to affordable housing provision. The social housing allocation policy is currently under review. During a workshop in December Local Authority housing providers were opposed to the removal of the 10-year Island residency	result will go out for public consultation by the end of 2025
---	--	--	--

		requirement, with all attendees feeling the requirement should remain, with the discretionary option as a safeguard. Considering this recommendation as part of the allocation policy review will enable the criterion to be considered and debated in the wider context of other policy areas ensuring that a coherent approach is adopted.			
Recommendation 30 That Tynwald is of the opinion that Treasury should review the levels of exceptional needs grants and budgeting loans by December 2025 to ensure that, having regard to contemporary levels of rents and the prices of commodities, sufficient amounts are available to eligible applicants to assist them in providing for unexpected needs.	Treasury	Council of Ministers seeks an amendment to this recommendation to take into account that Treasury will incorporate the review as part of its 2025 annual uprating exercise	Status - ONGOING No change – on track to deliver by December 2025	Ongoing	
Recommendation 31 That Tynwald is of the opinion that – (a) the housing element of income related benefits	DoI/Treasury	(a) Council of Ministers are unable to commit to ensuring allowable housing costs are no more than 35% of a tenants income as this would:	Status - COMPLETE 31b was accepted – a Fixed Term Tenancy report was published in July 2024		

should be reviewed and assessed in relation to a proportional link to the minimum income standards in the living wage report; (b) historic housing contracts preventing tenancy needs reviews should be abolished through legislation; and (c) the Department for Infrastructure and Treasury should publish by February 2025 a feasibility assessment including the possible impact and future policy options.		• require Treasury to increase income-related benefit personal allowances significantly, in hundreds of cases • be an extremely costly exercise • severely impact the incentive to take up work. Treasury has no control over the setting of rents. As such, any increase in Benefits for this purpose may also see an increase in some private sector rents (b) The Department of Infrastructure has explored the possibility of transferring the remaining tenants not currently on a fixed-term tenancy, to the new tenancies. In order to carry out this work, the existing tenancies would need to be terminated and renewed. The department has set this out as intended next steps in its Fixed Term Tenancy report which is due to go before Tynwald in May 2024. The Committee's report suggests rent uplifts should be stopped but that means testing should continue. The uplifts are designed to reflect a market rent and give the tenant the opportunity to remain in their home by foregoing the subsidised rent, which is intended for households who would otherwise not be able to afford to rent.		
--	--	---	--	--

Recommendation 31 That Tynwald is of the opinion that Treasury should ensure that the housing element of income related benefit should, as a minimum, be statutorily aligned with Local Authority rent levels by April 2025.	Treasury Removing this option whilst keeping the means testing could result in tenants being asked to vacate properties. Using the assumption that “housing element” here means allowable housing costs in relation to rent as opposed to mortgage interest. Council of Ministers notes that there will be situations where a person’s actual rental liability for a property will be less than that charged by a Local Authority for a similar sized property such as where the owner of the property is a relative or friend of the tenant. However, in the vast majority of cases, the rents charged by landlords operating in the commercial sector exceed those charged by Local Authorities. Accepting this recommendation risks Treasury being required to include in a person’s benefit payments a housing allowance, which exceeds their actual liability	<i>This recommendation was lost so no further action taken</i>	
--	---	--	--