

ONCHAN DISTRICT COMMISSIONERS

*Hawthorn Villa,
79 Main Road, Onchan.*

ORDINARY MEETING

15th January 2026

Sir/Madam

You are hereby summoned to attend an **ORDINARY Meeting of the Authority** to be held in the Boardroom at **HAWTHORN VILLA, 79 MAIN ROAD, ONCHAN** to transact the undernoted business on:

Monday 19th January 2026

7:00 pm - Board Meeting

which will be followed by a meeting of the Board sitting **IN COMMITTEE**. Items on this agenda marked **(P)** will be considered in private, and correspondence is circulated separately.

Please note that the minutes referred to in the agenda have yet to be confirmed by the Authority as a true and correct record of proceedings at the various meetings, and will be published after ratification.

Yours faithfully



R PHILLIPS
CHIEF EXECUTIVE/CLERK

AGENDA

The order of business at every meeting of the Authority shall be in accordance with that laid down in Standing Order No. 17 or by a resolution duly moved and seconded and passed on a motion which shall be moved and put without discussion.

Chief Executive/Clerk to provide emergency evacuation procedure for Hawthorn Villa at the commencement of the Meeting.

1. To choose a person to preside if the Chair and Vice-Chair be absent:

None.

2. Declarations of Interest of Members and Officers (in accordance with Standing Order 18):

None.

3. To deal with any business required by statute to be done before any other business:

None.

4. To approve as a correct record and sign the Minutes of the:

4.1 Minutes of the Ordinary Meeting held on Monday 5th January 2026

(Appendix 4.1)

5. To dispose of any relevant business arising from such minutes if not referred to in the Minutes of any Special Committee:

None.

6. To dispose of any relevant business adjourned from a previous meeting:

None.

7. To deal with any business expressly required by statute to be done:

None.

8. To consider any planning decisions/communications from the Department of Infrastructure Planning Committee:

8.1 Plans for Consideration

(Appendix 8.1)

| | Planning Reference | Applicant/Address | Return Date |
|-----|--------------------|---|-------------------------------|
| (a) | PA 25/90247/B | Mr Kevin Millward - Field 531216 Ashley Road | 9 th January 2026 |
| (b) | PA 25/90926/B | Mr & Mrs R Rae - Strathallan Cliff House Strathallan Road | 6 th February 2026 |

9. Finance and General Purposes:

9.1 Commercial Garages Charges – 2026/27 Financial Year (Appendix 9.1)
 9.2 Onchan Pleasure Park Seasonal Amenity Charges and Operational Hours – 2026/27 Financial Year (Appendix 9.2)
 9.3 (P) 2026/27 Financial Year Budget and District Rate Setting (Appendix 9.3)

10. Consideration of any Reports from the Clerk or other Officer:

10.1 Proposals for Shared Equity Purchase Assistance Schemes – Public Consultation (Appendix 10.1)

11. Consideration of any relevant correspondence (already circulated unless indicated):

None.

12. To answer any questions asked under Standing Order 25:

None.

13. To answer any Motions in the order in which notice has been received:

13.1 That the Authority funds the installation of a pedestrian handrail at the Authority's Springfield Court Sheltered Housing Complex (Appendix 13.1)

14. Environmental and Technical Services:

14.1 Lead Member Report – Quarter 3 (Appendix 14.1)

15. Housing Matters:

15.1 Lead Member Report – Quarter 3 (Appendix 15.1)

16. Dates for the Diary:

| Date | Organisation | Event | Time |
|-------------------------------|-------------------------------|---|--------------------|
| 19 th January 2026 | Onchan District Commissioners | Board Meeting | 7:00 pm |
| 26 th January 2026 | Onchan District Commissioners | (P) Extra Ordinary Board Meeting | 6:00 pm |
| 2 nd February 2026 | Onchan District Commissioners | Board Meeting | 7:00 pm |
| 3 rd February 2026 | Onchan District Commissioners | Commissioners Surgery – Springfield Court | 2:00 pm to 3:00 pm |

17. Any other URGENT business as authorised by the Chair for consideration:

PLANS LIST

Board Meeting to be held on Monday 19 January 2026
The Lead Member of Environmental and Technical Services and the District Surveyor have viewed the applications and recommend the following:-

| | Applicant/Address | Description |
|---|--|---|
| PA 25/90247/B Return Date 09/01/2026 | Mr Kevin Millward Field 531216 Ashley Road Onchan IM4 5BB | Erection of single-storey dwelling house |
| <i>Recommendation – Approve</i> | | |
| PA 25/90926/B Return Date 06/02/2026 | Mr & Mrs Robin Rae Strathallan Cliff House Strathallan Road Onchan IM3 1NN | Widening of existing pedestrian gate to create combined vehicular and pedestrian access point and use of existing hardstanding for off-road parking |
| <i>Recommendation – Refuse</i> | | |



REPORT

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|------------------------------------|--|
| Report to: | Board of Onchan District Commissioners |
| Reporting Officer: | Chief Finance Officer |
| Date of the Meeting: | 19 th January 2026 |
| Subject: | Commercial Garage Charges – 2026/27 Financial Year |
| Public or Private Document: | Public |

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| Introduction: |
| The Authority's service charges relating to income are reviewed annually as part of the budget setting process, as the charges form part of the District Rate considerations. |
| Previously Considered by the Board: |
| Ordinary Board Meeting held on 16 th December 2024. Minute reference C24/12/02/08. |
| Recommendation/s or Action/s Taken: |
| That the Board resolves not to increase the current weekly commercial garage charge of £30 per week. |
| Supporting Rationale: |
| In recent years, the Authority has increased the commercial garage rent charge to be in line with private landlords. It is noted that the current rate charged by the Authority is now in line with private landlords. It is noted that the Authority's waiting list has decreased since the commercial garage charges increased. |
| Alternatives Considered but not Recommended: |
| That the Board resolves to increase the weekly commercial garage charge of £30 per week. |
| Standing Orders: |
| Not applicable. |

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| Resource Impact: |
| Not applicable. |
| Financial Impact: |
| No predicted impact. |
| Legal and/or Insurance Impact: |
| Not applicable. |
| Equality Impact: |
| Not applicable. |
| Climate Change Impact: |
| Not applicable. |
| Consultation with Others: |
| <ul style="list-style-type: none">• Onchan District Commissioners – Lead Member for Finance and General Purposes.• Onchan District Commissioners – Chief Executive/Clerk. |
| General Data Protection Regulations and/or Confidentiality Impact: |
| Not applicable. |
| Appendices: |
| Not applicable. |

For Members Consideration.



STEPHANIE JOHNSON

CHIEF FINANCE OFFICER



REPORT

| | |
|------------------------------------|--|
| Report to: | Board of Onchan District Commissioners |
| Reporting Officer: | Chief Finance Officer |
| Date of the Meeting: | 19 th January 2026 |
| Subject: | Onchan Pleasure Park Seasonal Amenity Charges and Operational Hours – 2026/27 Financial Year |
| Public or Private Document: | Public |

Introduction:

The Authority's service charges relating to income are reviewed annually as part of the budget setting process, as the charges form part of the District Rate considerations.

Previously Considered by the Board:

Ordinary Board Meeting held on 21st October 2024.

Minute reference C24/10/02/08.

Recommendation/s or Action/s Taken:

Seasonal Amenity Charges

Option 1

That the Board resolves to increase the Onchan Pleasure Park seasonal amenity charges.

Option 2

That the Board resolves not to increase the Onchan Pleasure Park seasonal amenity charges.

Seasonal Amentiy Hours of Operation

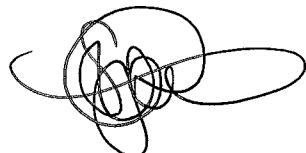
Option 1

That the Board resolves to allow the Chief Executive to have the delegated authority to dictate the hours of operation of the seasonal amenities at Onchan Pleasure Park.

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| <u>Option 2</u> |
| That the Board resolves to continue to operate the currently established hours of operation of the seasonal amenities at Onchan Pleasure Park. |
| Supporting Rationale: |
| <u>Seasonal Amenity Charges</u> |
| The Authority continues to witness strong usage of the seasonal amenities at Onchan Pleasure Park. The income is mainly dependent on the weather conditions and other events taking place at other parts of the Island. |
| It is suggested that the current charges administered by the Authority are value for money compared to similar amenities provided by others. |
| <u>Seasonal Amentiy Hours of Operation</u> |
| The Authority has evidenced during the last two years that the amenities experience a decrease in custom during the period of full-time daily opening between the Isle of Man T.T. fortnight, and the Island's school summer holidays. |
| To counteract this issue, it is suggested that a change to the longstanding hours of operation be trialed to allow a later opening and closing time of the seasonal amenities to see if custom is increased, as it is hoped that families and children will frequent the Park during the evenings. |
| Liaison has been undertaken with the tenants of the Park restaurant and café, who agree with the proposed changes as the tenant suffers from the same issue regarding a decrease in custom during this period. |
| Alternatives Considered but not Recommended: |
| Not applicable. |
| Standing Orders: |
| Not applicable. |
| Resource Impact: |
| Not applicable. |
| Financial Impact: |
| No predicted impact. |
| Legal and/or Insurance Impact: |
| Not applicable. |
| Equality Impact: |
| Not applicable. |

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| Climate Change Impact: |
| Not applicable. |
| Consultation with Others: |
| <ul style="list-style-type: none">• Onchan District Commissioners – Lead Member for Finance and General Purposes.• Onchan District Commissioners – Chief Executive/Clerk, District Surveyor, Environmental and Technical Service Manager, and the Finance Department Manager.• Onchan Pleasure Park commercial tenants – the Ocean Views Bar and Restaurant, and Velo Café. |
| General Data Protection Regulations and/or Confidentiality Impact: |
| Not applicable. |
| Appendices: |
| See enclosed list of the current Onchan Pleasure Park seasonal amenity charges. |

For Members Consideration.



STEPHANIE JOHNSON
CHIEF FINANCE OFFICER

Onchan Pleasure Park Seasonal Amenity Charges – 2025/26

| <u>Description</u> | <u>Charge</u> |
|---|---------------|
| Adult day ticket | £10.00 |
| Child day ticket | £5.00 |
| Over 65 day ticket | £5.00 |
| Family day ticket (2x adult & 1x child)* | £20.00 |
| Family day ticket (2x adult & 2x child)* | £25.00 |
| Family day ticket (2x adult & 4x child)* | £35.00 |
| Single ticket - Adult | £3.00 |
| Single ticket - Child | £2.00 |
| Single ticket - over 65 | £2.00 |
| Kiddie cars (per token) | £2.00 |
| Kiddie cars (per 3 tokens) | £5.00 |
| Tennis court hire | £5.00 |
| *Family ticket includes over 65s | |

Note – a 50% discount is applicable to group/party/school/corporate bookings, subject to the approval of the Chief Executive/Clerk.



REPORT

| | |
|------------------------------------|---|
| Report to: | Board of Onchan District Commissioners |
| Reporting Officer: | Chief Executive/Clerk |
| Date of the Meeting: | 19 th January 2026 |
| Subject: | Proposals for Shared Equity Purchase Assistance Schemes – Public Consultation |
| Public or Private Document: | Public |

Introduction:

The Housing Agency in the Department of Infrastructure has launched a public consultation regarding proposed amendments to the First Home Fixed Scheme and the First Home Choice Scheme aimed at improving affordability and access to home ownership.

The proposals respond to June 2024 tynwald resolution requirement a review of the home purchase assistance schemes and the development of an affordability framework.

The key proposals include:

- Resetting income thresholds and discounted purchase prices using updated earnings and construction cost date, with annual indexation applied.
- Extending interest free periods and increasing equity loan assistance under the Choice Scheme to support market access.
- Reducing residency requirements under the Choice Scheme to improve access for new residents who have recently settled on the Island and committed to staying on the Island.

The closing date for responses is 15th January 2026. DOI agreed extension deadline to 26th January 2026.

Previously Considered by the Board:

Ordinary Board Meeting held on 5th January 2026.

Minute reference C26/01/01/11(1) - Housing Agency – Consultation on Proposals for the Share Equity Purchase Assistance Schemes.

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| Recommendation/s or Action/s Taken: |
| <u>Option 1</u> |
| That the Board agrees to submit the draft responses to the Proposals for Shared Equity Purchase Assistance Schemes Public Consultation as outlined within the Chief Executive/Clerk's report dated 13 th January 2026. |
| <u>Option 2</u> |
| That the Board makes amendments to the draft responses outlined within the Chief Executive/Clerk's report dated 13 th January 2026. Furthermore, the accepted amendments be submitted to the Proposals for Shared Equity Purchase Assistance Public Consultation. |
| Supporting Rationale: |
| The public consultation has been developed to address key housing affordability challenges within the community. Rising property prices and limited access to mortgage finance have created barriers for first-time buyers and households with moderate incomes. |
| The suggested consultation responses are included at Appendix 1. |
| Alternatives Considered but not Recommended: |
| That the Board does not submit a consultation response. |
| Standing Orders: |
| Not applicable. |
| Resource Impact: |
| Not applicable. |
| Financial Impact: |
| Not applicable. |
| Legal and/or Insurance Impact: |
| Not applicable. |
| Equality Impact: |
| Not applicable. |
| Climate Change Impact: |
| Not applicable. |

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| Consultation with Others: |
| <ul style="list-style-type: none">• Lead Member for Housing• Chief Executive/Clerk• Housing Manager• Housing Officer |
| General Data Protection Regulations and/or Confidentiality Impact: |
| Not applicable. |
| Appendices: |
| See enclosed consultation documents. |

For Members Consideration.

A handwritten signature in black ink, appearing to read "ROSS PHILLIPS", is written over two curved lines. The top line is a dotted line and the bottom line is a solid line.

ROSS PHILLIPS
CHIEF EXECUTIVE/CLERK



Isle of Man
Government

Reiltys Ellan Vannin



Consultation on proposals for the Shared Equity Purchase Assistance Schemes

Housing Agency
Department of Infrastructure

Closes: 15 January 2026
Opened: 04 December 2025

Executive Summary

The Housing Agency in the Department of Infrastructure currently provides house purchase assistance through two schemes offering Shared Equity Loan Assistance:

- First Home Fixed Scheme¹
- First Home Choice Scheme²

This consultation outlines proposed amendments to these schemes aimed at improving affordability and access to home ownership. The proposals respond to a June 2024 Tynwald resolution requiring a review of home purchase assistance schemes and the development of an affordability framework. They also reflect recent policy developments, including the 2022 scheme updates and expanded eligibility for second-time buyers.

Key proposals include:

- Resetting income thresholds and discounted purchase prices using updated earnings and construction cost data, with annual indexation applied going forward to maintain affordability and scheme relevance.
- Extending interest-free periods and increasing equity loan assistance under the Choice Scheme to support market access.
- Reducing residency requirements under the Choice Scheme to improve access for new residents who have recently settled on the Island and committed to staying here.

In line with this resolution, the Housing Agency has reviewed the affordability framework and proposes an approach that guides applicants on their repayment capacity. This aims to support practical affordability while maintaining inclusive access.

The Department is now instructing the drafting of amendment legislation for implementation by 1st April 2026. This consultation seeks feedback from stakeholders and the public to help shape the final proposals.

Please note: For clarity on which proposals are open to feedback and how your input will be used, see the Consultations Scope section immediately following this summary.

Consultation Scope

This consultation seeks your views on proposed changes to the Shared Equity Purchase Assistance Schemes. We are committed to meaningful engagement and want to be transparent about the areas where your feedback can have the most impact:

- Some proposals are required by law, policy, or previous decisions (such as Tynwald resolutions). For these, we welcome your feedback on how they are implemented and any potential impacts or unintended consequences.
- Other proposals are more flexible, and we are genuinely seeking your ideas, alternatives, and suggestions.
- All feedback will be reviewed and summarised for the Housing Agency Board. While not every suggestion can be adopted, your input will help shape the final approach and ensure the schemes remain responsive to the needs of the Island.

We encourage you to be as specific as possible in your responses, especially where you have evidence or experience that could inform our decisions.

¹ "First Home Fixed Scheme" is the short name for the Shared Equity Purchase Assistance (First Home Fixed) Scheme 2014

² "First Home Choice Scheme" is the short name for the Shared Equity Purchase Assistance (First Home Choice) Scheme 2014

Section 1. About You

**In what capacity are you responding to this consultation?
(required)**

- Individual
- Organisation**

If you are an individual responding in your own right, please indicate your home ownership status:

- Homeowner (no mortgage)
- Homeowner (with mortgage)
- Private renter
- Social or subsidised renter
- Living with family
- Living with friends
- Other (please specify): _____

If you are responding on behalf of an organisation, please provide details:

Organisation name: **ONCHAN DISTRICT COMMISSIONERS**

Organisation type:

- Government Department
- Local Authority**
- Charity or Non-Profit
- Developer
- Estate Agent
- Financial Advisor
- Mortgage Provider
- Law Firm
- Other (please specify): _____

**May we publish your response?
(required)**

Please read our Privacy Policy for more details and your rights

- Yes, you may publish my response anonymously**
- No, please do not publish my response

Section 2. Responding to Tynwald's Resolution on Income Thresholds

In June 2024, Tynwald passed a resolution recommending that income thresholds for shared equity purchase assistance schemes be based on the principle that repayments should not exceed 35% of a purchaser's net income (after tax and national insurance), assuming a total borrowing level of 95% of the property's value (including both mortgage and equity loan assistance).

The Housing Agency supports the principle that home purchase assistance should be targeted at those who genuinely need support, and that affordability should be a key consideration in determining eligibility, based on 95% borrowing on a property, while keeping repayments within the 35% threshold.

However, analysis shows that using this principle in determining eligibility would create unintended consequences:

- Households earning just above the threshold could be excluded from assistance, even if they still need support.
- Those who do qualify might still face financial strain, as they could be approved despite not earning enough to meet the minimum affordability criteria.

To avoid these issues, the Agency's current position is to consider the affordability of the applicant but not to apply affordability as a strict eligibility test. Applicants identified as potentially needing to spend more than 35% of their net income on repayments will not be excluded but will be advised to seek financial advice before proceeding.

In addition, the Housing Agency proposes to:

- Reset income thresholds using updated earnings data.
- Index link these thresholds going forward to maintain alignment with wage growth and economic conditions.

This approach aims to balance affordability with practical implementation and transparency.

Consultation questions

1. What would help applicants better understand their financial position when applying for shared equity assistance?

- Give access to an easy to use affordability calculator on the website so that they can see what their estimated monthly repayments might be (including mortgage and equity loan).
- Show examples of what repayment look like for different income levels and property values.
- Explain the 35% rule in clear language and why it matters for long term budgeting.
- Suggest that applicants seek independent financial advice and provide details of where they can find help.
- Include a checklist of things to think about before applying, like income, savings, and other bills.

2. What practical issues or unintended consequences should the Agency consider with this approach?

- **Exclusion risk:** People who earn just slightly more than the income limit might still need help to buy but could be excluded.
- **Financial strain:** Even if someone qualifies under the scheme they might still face affordability struggle if their costs go up (e.g., interest rate rises, utility charges, childcare costs).
- **Confusion:** People may think the 35% rule is a hard limit and misunderstand how the scheme works leading to confusion or complaints.
- **Impact on the housing market:** If income thresholds are too restrictive, fewer people will apply, which could reduce demand for affordable homes and affect developers.
- **Administrative burden:** Regular updates to income limits and explaining the changes will require clear communication to avoid confusion.
- **Equity risk:** People who go ahead even after being warned about affordability might not be able to keep up with payments and could lose their home.

Section 3. Index linking income thresholds and discounted purchase prices

The Agency proposes that, from the 1 April 2026, both the income thresholds for eligibility under the Fixed and Choice Schemes, and the discounted purchase prices for affordable homes under the Fixed Scheme, be automatically adjusted each year based on relevant economic indicators. This process – known as index linking – would mean that these figures are reviewed and updated annually without requiring separate policy decisions.

Why is this being proposed?

Over time, inflation and rising costs can erode the effectiveness of fixed thresholds and price caps. Without regular updates:

- Fewer people may qualify for assistance.
- The level of support available may no longer reflect the realities of the housing market.

Index linking aims to:

- Maintain the relevance and fairness of the schemes over time.
- Reduce the need for ad hoc reviews and one-off adjustments.
- Provide greater certainty and transparency for applicants, developers, and stakeholders.

The Agency intends to implement index linking for these elements. What remains open for feedback is how this should work in practice – for example, which metrics to use and what impacts to consider.

Consultation questions

3. The Agency intends to introduce annual index linking for income thresholds and discounted purchase prices. What practical issues or challenges do you think this might create for applicants, developers, or the wider housing market?

- The applicant may get confused if the income limits and house prices change every year, and create worry about whether they would still qualify.
- Developer planning issue as they may find it harder to plan if price caps keep changing.
- Banks and lenders need time to adjust their mortgage offers when the numbers change.
- Clear communication will be important so everyone knows about the updates in advance.

4. What considerations should be taken into account when selecting appropriate economic indicators for index linking, such as earnings data or construction cost indices?

- Use numbers that are easy to understand and updated regularly, like the Isle of Man median earnings and official building cost data.
- Make sure figures reflect local conditions and not just UK or global trends.
- Keep the method simple so applicants and developers can understand it.
- Think about setting a limit on yearly increases so that prices do not increase too much at once, making homes unaffordable.

5. What unintended consequences should we anticipate with this approach?

- If costs rise quickly, homes might feel expensive even with discounts.
- Big changes in thresholds could make it harder for lower-income families to qualify.
- Frequent updates might cause uncertainty for buyers and developers, slowing down decisions.
- People might wait to apply until after the yearly update, creating busy periods and quiet periods.
- Policy alignment with income limits with social housing thresholds to enable movement through the housing system.
- Watch the gap between social housing income limits and shared equity thresholds; too large a gap can block progression.

Section 4. Proposed metrics for indexation

To keep the Shared Equity Purchase Assistance Schemes fair and responsive to economic conditions, the Agency proposes the following approach from 1 April 2026:

Income thresholds

These will be reset using the latest Isle of Man median annual earnings data. For example, the proposed threshold for a single person under the Fixed Scheme is £40,000, based on the 2024 median earnings figure. Thresholds for other household types will be calculated using percentage uplifts on this base figure.

Table A – Proposed First Home Fixed Scheme Maximum Annual Income Thresholds

| Eligible Persons | Current Threshold | Proposed Threshold | Methodology |
|-----------------------------------|-------------------|--------------------|------------------------------|
| Single person without children | £33,000 | £40,000 | Median annual earnings |
| Couple without children | £44,000 | £52,000 | Median annual earnings + 30% |
| Single or couple with 1 child | £55,000 | £58,000 | Median annual earnings + 45% |
| Single or couple with 2+ children | £55,000 | £64,000 | Median annual earnings + 60% |

Table B – Proposed First Home Choice Scheme Maximum Annual Income Thresholds

| Eligible Persons | Current Threshold | Proposed Threshold | Methodology |
|-----------------------------------|-------------------|--------------------|-------------------------------|
| Single person without children | £39,000 | £48,000 | Median annual earnings + 20% |
| Couple without children | £62,000 | £62,000 | Single person threshold + 30% |
| Single or couple with 1 child | £67,000 | £70,000 | Single person threshold + 45% |
| Single or couple with 2+ children | £67,000 | £77,000 | Single person threshold + 60% |

Note: These figures are based on the latest available earnings data and proposed methodology. The principle of resetting thresholds using median earnings is fixed; feedback should focus on practical implications or unintended consequences.

After this reset, the Agency intends to update income thresholds annually using the most recent Isle of Man median earnings data available. This means the April update will use the previous year's published figure (typically released in the Spring), so thresholds will always reflect actual income trends, even if slightly delayed.

Discounted purchase prices (Fixed Scheme)

These will be updated to reflect the increase in construction costs since the data for setting the discounted prices was last analysed in early 2022 and then index linked annually using the latest

available data from the ONS Construction Output Price Index for Housing (Public and Private). This protects affordability and ensures prices reflect real changes in building costs.

Why these metrics?

- **Median earnings for income thresholds:** This measure reflects actual income levels on the Isle of Man, which is the most relevant factor for determining affordability. Using earnings data ensures thresholds remain aligned with what households earn.
- **Construction cost indices for discounted purchase prices:** These indices directly track changes in building costs, which affect the viability of affordable housing delivery. Linking price caps to construction costs ensures discounted prices remain realistic in the context of market conditions.
- **Annual updates using official data:** Both metrics are published by recognised sources (Isle of Man Government for earnings and ONS for construction costs), providing transparency and credibility.

Consultation questions

6. **The Agency intends to use median earnings data for income thresholds and construction cost indices for discounted purchase prices. What practical issues or challenges might arise from implementing these changes?**
 - People might find it confusing as income limits and house prices change every year, so would need clear communication.
 - Banks and developers will need time to adjust to the new figures, slowing things down.
 - Increasing building costs, even discounted homes may still feel expensive.
 - Annual updates could make it harder for buyers to plan ahead, and may create a time lag.
7. **How might these proposals affect scheme accessibility, developer participation, or long-term affordability?**
 - There is an accessibility risk as regular updates should keep the schemes fair, but big jumps in income limits or prices could make homes harder to afford for lower-income families.
 - Developers may like the clear rules, but they need confidence that prices remain predictable, so as not to change too much from year to year.
 - Buyers may wait until after updates to apply, creating busy periods and possible delays.
 - Consider aligning thresholds with social housing criteria to ease movement from renting to owning and freeing up social housing stock.
 - The gap between social housing income limits and the shared equity scheme may be too large. Some households just above the social housing limits may still not afford shared equity.
 - Social rents are uplifted as incomes improve (helping transition) but the jump into the shared equity scheme may still seem too big, creating a blockage in releasing homes for those in need.

Question 7 continued overleaf ...

Question 7 continued ...

- Currently the scheme stipulates the property size. Should the scheme allow applicants to choose property sizes that anticipate future family needs (e.g. starting a family or shared custody arrangements), to prevent having to go through the cost of moving when the property no longer meets their housing needs.
- Additionally, should the scheme remain open to previous participants who wish to upsize/downsize due to changes in family circumstances, provided they meet the eligibility criteria at the time of application?

Section 5. Proposed changes to loan terms and affordability measures

The Agency is proposing a series of changes to the terms for new loans under both the Fixed and Choice Schemes. These changes aim to improve affordability, increase flexibility for purchasers, and ensure the schemes remain responsive to market conditions and applicant needs.

Extending the Interest-free period

Choice Scheme:

The Agency proposes to extend the interest-free period for new equity loans from 1 year to 3 years.

This change is intended to:

- Reduce initial repayment obligations and improve mortgage affordability.
- Increase the likelihood of successful purchases on the open market.
- Reflect the typical pattern of rising household income over time.

Fixed Scheme:

The Agency is considering whether an extended interest-free period may also be appropriate for new loans under this scheme. Currently, the interest-free period is 1 year. The Agency is open to views on whether this should be extended (for example, to 2 years) to support affordability for households with lower initial incomes or higher outgoings such as childcare.

Increasing maximum loan assistance (Choice Scheme only)

The Agency proposes to raise the maximum equity loan assistance available under the Choice Scheme from 30% to 40% of the property's value.

This would:

- Increase total borrowing potential for eligible purchasers.
- Be balanced by the extended interest-free period to mitigate repayment risk.
- Retain flexibility for early capital repayments.

Introducing fixed-value capital repayment options (Choice Scheme only)

At present, assisted persons in the Choice Scheme may make optional semi-annual capital repayments if they obtain an updated property valuation. The Agency now proposes allowing repayments up to 4% of the original loan amount within the first five years, without requiring a new valuation.

This change would:

- Enable repayment up to 40% of the equity loan without incurring valuation costs.
- Support household budgeting and long-term financial planning.
- Allow assisted persons to pay off a significant proportion of the equity share before property value changes affect the amount owed.

Reducing the residency requirement (Choice Scheme only)

The Agency proposes to reduce the residency requirement for applicants under the Choice Scheme from 5 years to 1 year.

This reflects:

- The Choice Scheme supports purchases on the open market, with all public funds fully repayable.
- Unlike the Fixed Scheme, it does not involve discounted property prices or approved dwellings.
- A shorter residency requirement would allow earlier access for people who have recently settled on the Island and committed to staying here.

Consultation questions

8. What are the practical considerations or potential challenges the Agency should consider when implementing the changes to the Choice Scheme's loan terms (extended interest-free period, increased loan assistance, and fixed-value repayment options) and residency requirements?

- Extending the interest free period will help buyers early on, but increases the Agency's financial if repayments are delayed.
- Raising the loan limit to 40% improves access but raises future debt, risk if the property values fall.
- Fixed value repayments without valuations will make things easier for buyers, but the Agency must prevent underpayments or confusion about the remaining balance owed.
- Reducing the resident requirement to 1 year broadens access to the scheme to more people, but the Agency should check this won't lead to short-term residents using the scheme without a long-term commitment to the Island.
- Clear guidance and communication is essential to buyers so that they can fully understand the long-term costs and responsibilities.
- Residency requirement should align with visa and work permit rules to ensure consistency and fairness

9. Should the interest-free period under the Fixed Scheme be extended beyond one year? If so, what duration would be appropriate and why?

- Yes, extending the interest-free period supports families with lower incomes or high costs, such as childcare.
- Two years seems reasonable—it gives buyers time to settle into home ownership and manage their finances without creating too much risk for the Agency.
- Beyond two years may increase financial risk and reduce funds available for other applicants.

Section 6. How to respond and stay involved

Thank you for taking the time to read and consider the proposals outlined in this consultation on changes to the Shared Equity Purchase Assistance Schemes.

How to provide feedback

You can submit your responses and comments using any of the following methods:

- Email: housingconsultations@gov.im
- Online form: <https://consult.gov.im>
- Post: Housing Agency, Markwell House, Market Street, Douglas, Isle of Man, IM1 2RZ
- Telephone: +44 (0)1624 685955
- In person: By appointment at Markwell House at the above address

Preferred feedback channels

To help us improve future consultations and engagement, please let us know your preferred method(s) for providing feedback on housing policy and scheme development:

- Written feedback form
- Email
- Website feedback form
- Telephone
- Face-to-face
- Social media

Additional comments

Do you have any other comments, questions, or suggestions regarding the proposed changes to the Shared Equity Purchase Assistance Schemes?

R.P.
Date: 08/01/26

MOTION NO. 76

APPENDIX 13.1



ONCHAN DISTRICT COMMISSIONERS

NOTICE OF MOTION

Proposed by: Commissioner Gabriella Corkish

To: Chief Executive/Clerk

Date: 8th January 2026

Standing Order 19.5: Any motion of which notice has been duly given, upon being moved and seconded, shall stand deferred without discussion until the next ordinary meeting of the Authority, this being Monday 2nd FEBRUARY 2026.

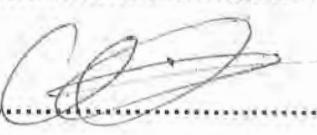
- That the Authority funds the installation of a pedestrian handrail at the Authority's Springfield Court sheltered social housing complex, to be positioned adjacent to the footpath linking flats 29 and 30, and 31 and 32, with the central communal car park.

Supporting Information

The footpath is located on an incline, which presents challenges for residents, particularly during periods of inclement weather. Recent conditions have highlighted the difficulty some residents face when traversing this path. A pedestrian handrail would provide continuous support and improve safety, offering benefits not only in adverse weather but at all times.

This Notice of Motion dated 8th January 2026 signed by:

Name Gabriella Corkish

Signed 

MEMORANDUM

| | |
|-------|--|
| To: | ONCHAN DISTRICT COMMISSIONERS |
| From: | LEAD MEMBER FOR ENVIRONMENTAL AND TECHNICAL SERVICES |
| Ref: | QUARTER 3 – UPDATE |
| Date: | 19 th January 2026 (Period 1 st October – 31 st December) |

Introduction

The resolution recorded at the Ordinary Meeting held on 3rd June 2024 states “***all Lead Members to report to the Board at the Authority's public meetings quarterly per annum regarding their undertakings within their remit as a Lead Member in line with the provision of Standing Order 72 and Schedules A, B, and C.***”

Project Updates

Elm Tree House – Cedar Developments have commenced work on site on 13th October 2025 the contract programme runs until 30th January 2026. The contract is currently running behind schedule due to additional works required and the weather. The contractor has requested an extension of time until 28th February 2026. Officers have contacted the Department for Enterprise to discuss possible additional funding that could be available through the town and village regeneration schemes, a meeting has been arranged with DFE to discuss this.

Future of Onchan Park – The extra ordinary meeting held on Monday 24th November 2025 resolved that the Chief Executive and District Surveyor are to provide outline designs and costings for smaller projects in relation to the items discussed and agreed within the meeting and these projects be brought back before the board for further consideration. The District Surveyor is currently working on drawings for the proposals discussed that will be presented to the board before committing to costings.

Areas that members need to be aware of are the poor condition of the footpaths and car parks, poor lighting and additional parking requirements which are becoming a liability to the Authority.

Phase 1 Street Lighting – A petition has been submitted to the Department for borrowings of £250,000 and approval was received on 11th June 2025. This scheme will include replacement lights and columns to Turnberry Avenue, Wentworth Close, Manor Park, Howe Road and King Edward Road.

Howe Road – This scheme is now complete with the final settings being made to the lighting. All footpaths and excavations have been reinstated. The Department of Infrastructure have

verbally advised officers they will be looking at the reinstatement of the full footpaths in due course due to the poor condition.

Manor Park – Members resolved to continue the scheme as per the original plan. Officers are scheduling this in with the contractors and will contact residents with a confirmed date early in 2026.

Wentworth Close and Turnberry Avenue – Work started to this scheme on the 13th October 2025 with all of Wentworth now complete and columns have started to be installed along Turnberry Avenue.

King Edward Road – Following the implementation of traffic management the 9 columns from Onchan's boundary to Douglas have been replaced. The contractor is due to install x3 ad hoc columns along this road to complete this scheme.

Whitebridge Road – The proposed new lighting at Whitebridge Road started on Monday 12th January 2026 this was delayed a week due to the closure of the Mountain Road. It is estimated that all the cable and columns will be complete in the first week with the installation of the lamps programmed for Monday 19th January.

Phase 2 Street Lighting – The District Surveyor presented members with a proposal to replace further street lighting assets in the year 2026/27. The petition for £897,235 has been submitted to the Department of Infrastructure and is currently awaiting approval.

General activities

Centenary Park – The planning application submitted for a certificate of lawful use was refused. Members agreed that the authority would submit a full planning application for the site. The planning application has been submitted and is currently awaiting a decision through the planning process.

Bring Bank Sites – Following the removal of the recycling station at Port Jack officers are working on two proposed sites to relocate the facility. It is intended that options and costings will be brought back to the Board during the budget setting process. Before any further work is considered on this the Islands 10-year waste strategy will be reviewed as this may impact on what services the authority deliver.

Bumper Boats – Officers are finalising quotes from three contractors to present to the board and for awarding the work to carry out the essential repairs as agreed by members.

Weed Spraying – Officers are working on a weed management plan and programme for the weed spraying in 2026/27. It is aimed that a public portal will be available for residents to look up a programme of when their street was last treated and when it is due to be next treated.

Playground inspections – The annual playground inspections report has been received, and officers are working through the findings highlighted within the report. The report highlighted the following risks:

Moderate Risk – 13 items

Low Risk – 408 items

Three officers from the authority are also undergoing training to become RPII competent in carrying out operational inspections of play equipment.

Department statistics

Report a problem - During the reporting period the Surveyors team received 124 reports via the website report a problem tool and 103 reports were resolved within this period.

Dog Fouling – No reports of dog fouling have been reported or investigated during the period.

Section 51 Request to cut back overgrown vegetation – During the period a total of 1 letters have been issued to residents requesting that any overgrown vegetation is cut back from the public highway, all of these letters 1 have been completed within the time period.

Section 14 Maintenance of Open land – During the period there has been a total of 1 letter issued requesting maintenance of open land. 1 of these letters have been completed.

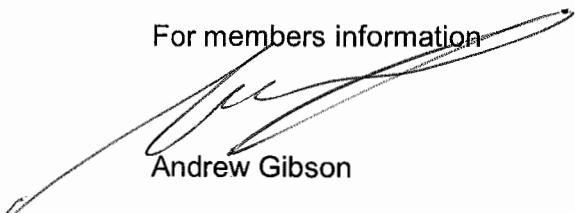
Street light Faults – 31 number of street light faults have been reported to the authority and 24 number of repairs have been completed to date.

Building Regulations – The Authority has received 19 number of Building Regulation applications, with 12 number of applications getting approved, 0 number of applications rejected and 7 applications pending. The total plan fees due for the applications received are £4,490.00 The approved applications will generate an income of £13,245.00 should they be commenced. The number of Building inspections completed is currently not recorded.

Search Requests – The Surveyors team in conjunction with colleagues in the Finance department received 53 number of search requests during the period.

Parks and Refuse Works Orders - During the reporting period 103 works order requests have been issued to staff outside of there routine activities. 78 of these orders have been completed within this period.

For members information



Andrew Gibson



MEMORANDUM

| | |
|------------------------------------|--|
| Memorandum to: | Board of Onchan District Commissioners |
| Reporting: | Lead Member for Housing |
| Date of the Meeting: | 19 th January 2026 |
| Subject: | Housing – Quarterly Report (Quarter 3) |
| Public or Private Document: | Public |

This document covers quarter 3 reporting period for the period 29th September to 28th December 2025.

For your information the quarter reporting period would be follows:

| Quarter | Months | Lead Member's Report due |
|---------|-----------------------------|---|
| Q1 | April, May, June | By last meeting of the Board in July |
| Q2 | July August, September | By the last meeting of the Board in October |
| Q3 | October, November, December | By the last meeting of the Board in January |
| Q4 | January, February, March | By the last meeting of the Board in April |

1. MAINTENANCE OF PUBLIC SECTOR HOUSES**1.1 Projects in Progress****i. Springfield Court – Refurbishment**

No updates to report. The District Surveyor and the Property Maintenance Manager are working on the next stages of the Department of Infrastructure's Petition Procedures.

ii. Springfield Court Phase 1 – UPVC Windows and Doors Replacement

The contractor, NK Construction Limited is on site. The project is now 90% completed. The communal doors and windows are currently being installed. There are 4 apartments left to complete. We are looking for a completion date of mid-February. The project is on budget with no unforeseen issues.

iii. Scheme 10 Inner Barrule Drive and Ballachrink Drive – Refurbishment

The Contractor, NK Construction Ltd, have been appointed. Site enablement works have commenced. Tenant liaison has been undertaken, and were notified of the commencement date and the nature of the works entailed.

1.2 Voids (Vacant Properties)

The reporting period has recorded 7 void properties returned to the Authority.

This is split as follows:-

- 6 General Housing; and
- 1 Sheltered Housing.

There has been an increased impact on the housing maintenance budget rollover due to the higher number of properties with long-standing tenancies entering the 12 week void period, rather than achieving a quicker turnaround.

This extended void period results in additional costs for maintenance and preparation before re-letting which has placed further pressure on the budget.

2. MANAGEMENT AND CONTROL OF HOUSING WAITING LISTS**2.1 Waiting Lists:**

As of 28th December 2025, there are 144 live applications on the Authority's social housing waiting list. The list is split as follows:-

- 76 general housing;
- 42 sheltered housing; and
- 26 transfer requests.

Waiting Lists Housing Needs Breakdown:

General housing is split as follows:-

- 42 applicants require 1 Bed;
- 48 applicants require 2 Beds;
- 9 applicants require 3 Beds; and
- 3 applicants require 4 Beds.

Sheltered housing is split as follows:-

- 35 applicants require 1 bed.
- 7 applicants require 2 beds.

3. TENANCY MANAGEMENT**3.1 Anti-Social Behaviour**

There has been one report of anti-social behaviour this quarter, resulting in a referral to the Eastern Wellbeing Partnership. This was necessary on wellbeing and safeguarding concerns. Intel was also shared with the Police. We are assured that the relevant professionals are involved with the family. No further instance reported.

3.2 Administration:

During the reporting period, a range of administrative tasks have been undertaken to ensure effective tenancy and housing management.

A total of 40 tenancy reviews were completed for various reasons. In addition, there has been continued active management of the Housing Waiting List, which involves conducting annual reviews of applicants' current circumstances and responding to individual cases as they arise.

3.3 Garden Maintenance

No stage letters have been issued during the Quarter 3.

3.4 Formal Complaints

None.

3.5 Rent Arrears

The accounts that are showing an arrears balance which are actively being managed with appropriate repayment plans in place.

A rent report was previously circulated to the Members. The update was reported at the meeting of the Board held on 1st December 2025 items C25/12/01/18(1) and C25/12/01/18(2), as well as an update included within the quarterly performance data report.

There are two Notice to Quit Cases due to be heard by the IOM Courts of Justice in January.

4. LAND FOR HOUSING

Following advertising for expressions of interest for future housing projects published in November, there was some responses.

4.1 Whitebridge House, Whitebridge Road (house and land for sale) – the owner approached the Authority. Discussed the details with the owner this week.

He wants to sell the house and the land i.e. will not separate the two. The Authority would only be interested in the land, not the large house.

Unfortunately, the house and land are valued at £1,750,000; therefore, obtaining approval from the Department of Infrastructure to borrow money via a loan is unlikely.

It is noted that an offer has been received on the house and land, and this offer is due to progress.

4.2 Land on Whitebridge Road and Garey Road – the owner approached the Authority. A discussion was held with the owner before Christmas.

I have asked for clarity regarding the land boundary. No response received to date.

4.3 Ballacain House and associated properties, Little Mill Road – the owner approached the Authority. I have yet to contact the owner.

It is noted that the house and land are valued at £1,600,000; therefore, obtaining approval from the Department of Infrastructure to borrow money via a loan is unlikely.

4.4 Meadow View bungalows – the Authority approached the owners. A meeting was held with representatives from the Ballacurn Trust before Christmas.

The latest update is that the properties will be advertised publicly. The Authority will have to apply to offer to purchase them via an expression of interest.

APPENDIX

The Authority has requested information from the Trust regarding the potential sale of the adjacent areas and fixtures, such as car parking, green spaces, street lights, and communal buildings. To date, no information has been provided.

4.5 No other new sites have been identified yet.

The sites previously considered on Second Avenue, which are in the ownership of the Isle of Man Government, are yet to be offered for sale.

5. STRATEGIC AND POLICY

5.1 Void Policy

No maintenance works to report that fall under the void policy for approval.

5.2 Housing Strategy

The draft Housing Strategy Policy is lying with the Chief Executive/Clerk, District Surveyor and Chief Finance Officer to finalise. Due to their current workload, this matter has not progressed since the last update.

Report submitted for your information.

 13/1/26,

Lead Member for Housing
Scott Wilson