



Isle of Man
Government



DEPARTMENT FOR
ENTERPRISE
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The Green Living Grant Scheme

Guidance

ISSUED BY THE DEPARTMENT FOR ENTERPRISE

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Introduction and background

The Department for Enterprise's Green Living Grant Scheme ("the Scheme") was approved by Tynwald in July 2021 to provide grant assistance to homeowners, tenants and landlords who wish to make improvements to residential properties which would result in them becoming more energy efficient.

The Scheme provides up to £6,000 in financial assistance offered in the form of Manx Home Energy Audits (MHEA), 100% funded by the Department, alongside a Green Living Grant (GLG). GLGS provides financial support of 75% of the cost of recommended works with a value of less than £1,000, and 50% of the cost of works with a value of more than £1,000. In order to receive a grant under the Scheme, an MHEA must be undertaken by a Department approved contractor. The costs of the Manx Home Energy Audits are deducted from the available grant support. The initial MHEA cost is £225, while the follow up MHEA cost is £50, therefore the total maximum grant available to applicants is £5,725.

The Scheme's guidance was updated in April 2022 in order to: -

- Clarify the MHEA costs and the maximum GLG available following the completion of the Domestic Energy Assessor procurement process;
- Make the Scheme more flexible by removing the requirement to claim grants against works in the order stated on the MHEA;
- Permit support of 75% towards works to a value of less than £1,000; and
- To remove the requirement to use contractors registered with Construction Isle of Man where works have a total value of less than £1,000.

The Scheme is made by the Department for Enterprise, with the Tynwald Scheme being available at <https://www.tynwald.org.im/business/opqp/sittings/20182021/2021-SD-0132.pdf>

This guidance is issued by the Department for Enterprise in accordance with paragraph 19 of the Scheme and sets out how the support is to be administered.

If having read these guidelines potential applicants have any queries regarding the Scheme, they are encouraged to complete the enquiry form hosted at <https://www.iomdfenterprise.im/green-living>

Other assistance available from the Department

The Department provides other forms of grants and assistance which are primarily aimed at supporting businesses, details of which can be found at www.iomdfenterprise.im/financial-support

Note that all of the other Schemes offered by the Department are only open to businesses, or individuals intending to start operating their own businesses.

Please note that providing false, incomplete or misleading information in connection with an application under this Scheme is an offence. The maximum penalty is a fine of level 5 on the standard scale and/or six months in custody.

Disclaimer

The information contained in this document is intended to be general in scope and should not be relied upon as advice.

Any offer of a grant is also subject to availability of Department funds.

The Department may amend this guidance from time to time. While every effort has been made to ensure that the content is correct and up-to-date at the time of publication, the Department does not accept any responsibility, legal or otherwise, resulting from any errors or omissions and shall not be liable for any losses or damage that anyone may suffer as a result of relying on the information contained herein.

1. THE GREEN LIVING GRANT SCHEME

1.1 Purpose and scope

The purpose of the Scheme is to provide financial support towards the costs of making energy efficiency improvements to residential properties by way of financial assistance to those applicants that meet the Scheme's eligibility criteria (please refer to 1.3).

“Applicants” are defined as being one of the following: -

1. The owner(s) of eligible premises;
2. A person acting on behalf of the owner(s) of eligible premises; and
3. The landlord of eligible premises.

Full eligibility criteria for the definition of eligible applicants can be found under section 1.3a.

“Eligible premises” are defined as the following: -

1. The premises are located in the Isle of Man;
2. The premises are defined as residential (this includes flats); and
3. The premises are not owned by a Department, local authority, Statutory Board, housing association or housing trust.

Full eligibility criteria for the definition of eligible premises can be found under section 1.3b.

The aim of the assistance is to help homeowners, tenants and landlords make energy efficiency savings, which will in turn help the Isle of Man Government meet its target of achieving net zero carbon emissions by 2050. Further details regarding the Isle of Man Government's Net Zero policies and other energy saving initiatives and suggestions please visit - <https://www.netzero.im/>

The Scheme opened for applications for a two year period from the 1st October 2021 up until the end of September 2023. It is anticipated that the Scheme will receive a large number of applications; for budgetary reasons the Scheme may close for applications earlier than September 2023, or close and reopen depending on whether applications received do not progress to grant funding.

Potential applicants should also be aware of the Energy Efficiency Scheme operated by DEFA, details of which can be found here - <https://www.gov.im/categories/home-and-neighbourhood/energy-efficiency-scheme/> It may be possible for applicants to apply for both schemes, however grants cannot be claimed against the same items under both the DEFA Energy Efficiency Scheme and the Department's GLGS.

1.2 Overview of available support

The Scheme offers a financial contribution of up to £6,000, in the form of 100% of the costs of the Manx Home Energy Audits (MHEA), with the balance available as a Green Living Grant (GLG).

a) Manx Home Energy Audit (MHEA)

Manx Home Energy Audits (MHEA) are 100% funded by the Department. Upon application under the Scheme, eligible applicants can receive an MHEA with no obligation to proceed with any planned or proposed works to their properties.

An MHEA is a report based on an UK Energy Performance Certificate (EPC) which details how energy efficient a property is, and what improvements would result in the most cost efficient savings on energy bills. A domestic energy assessor (DEA) would visit the property in order to make an MHEA assessment. The property would be given an asset rating of A to G for its energy efficiency; A being the most efficient and G the least efficient. Additionally, the report will also indicate the potential asset rating that could be achieved if all of the suggested improvements are made. An MHEA would also list areas of work in priority order which would result in energy savings. Only works identified on the MHEA which fall into the costs outlined in 1.3c are eligible for grant support.

Upon receipt of an application the Department will confirm receipt of the application with the applicant. The Department will endeavour to confirm to the applicant within 20 working days whether they have been successful in applying to receive an MHEA.

Should an MHEA request be approved the Department will confirm this in writing to the applicant, where the applicant will be supplied with a unique identification number. Applicants must use this unique identification number at all times when liaising with the Department, DEA's and building contractors. Following this a DEA, under instruction from the Department, will contact the applicant to arrange a convenient time for the MHEA to take place. The DEA will confirm the unique identification number with the applicant in order to verify that they are acting on behalf of the Department. It is important to note that all arrangements for the MHEA's must be organised directly between the applicant and the DEA, the Department will not be involved in the scheduling of the MHEA. A copy of the MHEA will be issued to both the applicant and the Department.

Due to the large number of anticipated applications, it may be several months from the date the applicant is informed that they are eligible for an MHEA before they are contacted by a DEA. Applicants are requested to be patient during this time and to refrain from querying the status of their application; applications will be processed in date order that they are received and once approved for an MHEA will be added to a waiting list until a DEA is available.

Once the MHEA has taken place, applicants can decide whether or not to proceed with the Green Living Grant (GLG) if their property has an asset rating of level D or below. Alternatively, applicants can choose to withdraw from the Scheme at this point if they wish. Applicants must inform the Department whether they intend to apply for a GLG within six months of the receipt of the MHEA; otherwise the application will be closed in order to allow funding to be allocated to other applicants. Once an application has been closed in this manner, it cannot be reopened as the available funding will have been reallocated.

Initial MHEAs have an associated fee of £225; this is paid for by the Department, however should applicants successfully apply for a GLG this would be deducted from the available grant support.

Should a GLG be claimed, a follow up MHEA would take place after the works have been completed, with an associated cost of £50, which is also deducted from the available GLG. This means that the maximum available GLG support available to applicants is £5,725.

The Domestic Energy Assessor is paid directly by the Department in all circumstances.

If an application is declined by the Department, the applicant will be informed via email, along with the reasons why they are ineligible under the Scheme.

Should the Department require any further information regarding an application, this will be placed on hold and the applicant will be emailed to clarify any issues before the eligibility decision can be made.

b) Green Living Grant (GLG)

Following the completion of an MHEA, should the property have an asset rating of D or below, applicants can choose to apply for a Green Living Grant (GLG). If the property has an asset rating of C or above, the application will be closed at this point.

Financial support offered under a Green Living Grant (GLG) may be offered at two levels of support against recommended measures identified on the MHEA as follows: -

- 75% where the cost of works is less than £1,000; and
- 50% where the cost of works is more than £1,000.

Important note - The total cost of the measure in its entirety is taken into consideration when calculating the percentage rate of support and not the sub-components of that recommendation. For example, if a recommended measure has a total cost of £2,000 but use four contractors whose quotes are £500 each, the level of support would be 50% as that entire measure's cost is > £1,000.

Important note - The value of the grant is calculated at either 50% or 75% of whichever is the lower of the following: -

- a) the indicative cost(s) indicated on the document supplied along with the MHEA report; or
- b) the contractors quoted cost(s).

In instances where the cost of works is slightly above £1,000, the Department will determine the percentage level of support on a case by case basis.

The maximum available support is £6,000 less MHEA costs, i.e. £5,725. An MHEA must be completed before any GLG application can be made.

The MHEA will list in priority order the most cost efficient methods of making energy savings. Some of these methods may be ineligible for support, please refer to section 1.3c), eligible works. It must be understood that the list of recommendations will prioritise measures aimed at keeping heat within the property, as opposed to energy generating measures and the Department recommends that applicants wherever possible try to implement the recommendation in the priority order listed on the MHEA.

Applicants may claim against any areas of works stated on the MHEA and in any order in which they are listed. However, applicants should be aware this may have an effect on the efficiency of the measure as it should be noted that works listed on the MHEA are done so in energy efficiency order; therefore claiming against works in the order listed should result in the highest energy and therefore carbon savings possible.

Important note - Applicants cannot under any circumstances claim GLG support for works not stated on the MHEA. The MHEA recommendations are generated by industry standard software and must be adhered to at all times with no exceptions.

Applicants who receive an MHEA which confirms their property to be rated D or below, will be supplied with an email to confirm the next steps in order to apply for the GLG. Applicants whose properties are rated A-C will be advised that their application is ineligible for the GLG and their application will be closed at this stage.

Further eligibility criteria apply at this stage and applicants must evidence that they meet these criteria via the completion of an online submission of further information. Please refer to section 1.3a).

Applicants must state the works to be completed, the contractors they wish to use for each element, and supply quotes relating to the work(s).

Important note - Where any supplier's quote is more than £1,000, contractors must be accredited with Construction Isle of Man (CIOM). Applicants can confirm whether a building contractor is CIOM accredited here - <https://www.constructioniom.im/find-an-accredited-professional>. Where the quoted cost of works is less than £1,000, applicants may use any building contractor they wish.

The applicant is encouraged to seek multiple quotes to ensure best value for money and ensure the contractors are Construction Isle of Man registered (where applicable), suitably experienced and, where relevant, accredited for the work undertaken.

The Department, at its discretion may in exceptional circumstances allow applicants to use non-Construction Isle of Man contractors for works with a cost of more than £1,000. However, applicants must evidence that they have tried to obtain a CIOM registered contractor. The Department's decision will depend on a number of factors including the value of the works to be completed, the complexity of the works and the availability of the contractors etc.

Applicants will also be required to submit tax assessment forms for the most recent Income Tax year. In order to qualify for the GLG the applicants income, together with that of their spouse, civil partner or partner (if applicable), must not exceed £112,000.

Upon receipt of this further information, the Department will confirm whether or not the applicant is eligible to apply for GLG funding. If confirmed eligible, the Department will review the tax assessment forms and quotes supplied, liaise with the applicant as necessary, and supply the applicant with an offer letter detailing the support offered. Once this has been signed and returned works can begin.

The building contractor, upon the completion of their works, would forward an invoice to the Department to the stated on the offer letter. The Department may request evidence of the completion of these works from the applicant. The building contractor would invoice the applicant for the balance of the costs of the works.

Upon completion of all of the works stated on the offer letter the DEA will revisit the property to confirm that works have taken place, as well as to complete a second MHEA to confirm the carbon emission savings. The

applicant must permit this follow up visit to take place and must agree to this as per the terms stated on the offer letter earlier signed and returned to the Department. A copy of the second MHEA will be issued to both the applicant and the Department.

1.3 Eligibility

a) Eligible applicants

Eligible applicants must be an Isle of Man resident and either the owner of eligible premises, a tenant of eligible premises, a person acting on behalf of the owner of an eligible premises, or the landlord (an individual not a business entity) of an eligible premises.

Where applications are received from landlords, they should be registered with the Department of Infrastructure under the Voluntary Landlord Registration Scheme.

Any applicant who meets the above criteria is eligible to apply and receive the initial MHEA, should their property meet the requirements of eligible premises.

In order to receive a GLG, in addition to the above, the applicant's gross income, together with that of the person's spouse, civil partner or partner, must not exceed £112,000 gross (i.e. before deductions) per annum for the income tax year preceding that in which the application is submitted.

Should a MHEA confirm that an applicant's property has an asset rating of D or below, when applying for further funding and submitting quotes for work to be completed, they must evidence that they meet this criteria by supplying their Income Tax assessment for the most recent income tax year. Further to this, the applicant must declare whether they have a spouse, civil partner or partner, and if so they must also supply their Income Tax assessment for the most recent income tax year. The total income must be £112,000 gross or less in order to be eligible to apply for a GLG.

Applicants must be resident in the Isle of Man for Income Tax purposes in order to be eligible to apply. Properties owned by those not resident in the Isle of Man for Income Tax purposes cannot be supported under the Scheme.

Applications must be from individuals (and their spouse, civil partner or partner if applicable). Applications from business entities cannot be supported under the Scheme.

Applicants may only receive MHEA's or GLG's for no more than six eligible premises.

b) Eligible premises

In order to meet the above criteria of an eligible applicant, the application must be made in relation to an eligible premise.

In order to be considered eligible, premises must be located in the Isle of Man, and they must be a residential premises or a flat. Premises owned by a Department, local authority, Statutory Board, housing association or housing trust are ineligible to apply for any aspect of the Scheme. Definitions of housing trusts and housing associations can be found in the Tynwald Scheme under paragraph 6 (4).

Important note - Shared spaces in blocks of flats are ineligible for support under this Scheme.

Any premises that were granted planning approval for their erection as part of a single planning approval for multiple buildings, i.e. those that were built concurrently alongside other premises as part of a housing estate, which were also given a completion certificate within one year of the date of an application, are ineligible to apply for any aspect of the Scheme.

Any residential properties built after 1st January 2020 will be ineligible to receive either an MHEA or a GLG, as such premises will have already been confirmed as having an asset rating of C or above before being signed off.

All premises which meet the above criteria are eligible to apply for an MHEA under the Scheme, should their owners meet the requirements of being eligible applicants.

In order to be eligible to potentially receive a GLG, premises must also have undergone an MHEA assessment by a DEA under instruction from the Department. The asset rating stated on this certificate must be D or lower for the premises to be eligible for the GLG; premises which are rated between A-C are ineligible for the GLG.

c) Eligible works

Works eligible for support include the following -

- Loft, solid wall, floor insulation;
- Double glazing;
- Secondary glazing (where double glazing is not appropriate);
- Insulated external doors;
- Hot water cylinder insulation jackets (assuming property does not use combi-boiler);
- Draught proofing of windows, doors and loft hatch as necessary;
- Baffles / dampers to block open chimneys;
- Central heating controls such as room thermostats, programmers;
- Smart boiler/heater controls;
- Low energy lighting;
- Solar PV and Solar Thermal panels; and
- Low carbon heating alternatives, such as:
 - Air Source, Ground Source or Water Source Heat Pumps
 - Biomass boilers.

Important note - The following are ineligible for support -

- Vehicle charging points;
- Fossil fuel boilers (i.e. those powered by coal, gas or oil); and
- Cavity wall insulation.

Vehicle charging points are ineligible under the Scheme as their installation would not result in a reduction in the domestic energy costs of a residential premise.

The Isle of Man Government is committed to a target of becoming carbon neutral by 2050, with this Scheme being developed with this target in mind. In order to meet this target, fossil fuel based heating systems will need to be replaced by low carbon heating alternatives, and therefore the Scheme cannot support the installation of fossil fuel based systems.

Cavity Wall insulation is ineligible under the Scheme as it is not suited to the Island's climate due to wind driven rain, and can cause serious issues if installed.

Important Note: All work undertaken must have the correct planning and building control approvals. Funding will not be provided towards any works undertaken which require planning and building control approval where these approvals have not been attained.

d) Eligibility criteria

This Scheme is only available to “applicants” as defined in Section 1.3a who are applying in relation to eligible premises as defined in section 1.3b.

Applicants are limited to receiving six initial MHEA's and six GLG's only.

In order to receive an MHEA funded by the Scheme, all “applicants” must:

- a) Meet the definition of an eligible applicant; and
- b) Be applying in relation to eligible premises.

In order to receive a GLG funded by the Scheme, all “applicants” must:

- a) Meet the definition of an eligible applicant;
- b) Be applying in relation to eligible premises;
- c) Be an Isle of Man tax resident;
- d) Together with their spouse, civil partner, or partner, have an income of £112,000 gross (before deducting income tax allowances) or less per annum for the income tax year preceding that in which the application is submitted;
- e) Have undertaken an MHEA on their premises by a Department approved contractor;
- f) Have received an asset rating of D or lower on their MHEA in relation to these premises;
- g) Only use building contractors accredited with Construction Isle of Man for quoted works with a value of more than £1,000 - <https://www.constructioniom.im/find-an-accredited-professional>;

- h) Permit the domestic energy assessor to complete a follow up visit on the premises following completion of the agreed works in order to confirm works have taken place and to conduct a second MHEA to determine carbon emission savings; and
- i) Obtain the necessary planning and building control approvals for the works.

Important note - In no circumstances can any support be offered towards any works started or completed either before application has been submitted nor before an offer letter has been signed and agreed between the Department and the applicant. No support can be offered without the completion of an MHEA by a DEA under instruction from the Department, and no support can be offered towards works not listed on the MHEA.

1.4 Application Process

All applicants are encouraged to carefully review their eligibility status before submitting an application.

Applicants who are unsure of their eligibility, may complete the brief online enquiry form which can be found at <https://www.iomdfenterprise.im/green-living>

All applications must be submitted via the online electronic application form which can be found at <https://www.iomdfenterprise.im/green-living>

Following receipt of a correctly completed online application form, the Department will seek to process the application within approximately 20 working days and make the applicant aware of this decision. However, depending on the complexity of the application and the Department's workload, the processing period may be extended.

If approved, the applicant will be informed via email, and a Domestic Energy Assessor (DEA) will contact the applicant to arrange a mutually convenient time to conduct the MHEA. The approval email will state a unique identification number which the DEA will confirm with the applicant to verify that they are acting under instruction of the Department.

Due to the large number of anticipated applications, it may be several months from the date the applicant is informed that they are eligible for an MHEA before they are contacted by a DEA. Applicants are urged to be patient during this time and to refrain from querying the status of their application. Applications will be processed in the date order that they are received and once approved for an MHEA will be added to a waiting list until a DEA is available.

Following the MHEA, should the premises receive an asset rating of D or lower, applicants can choose to apply for a GLG. Applicants must inform the Department whether they intend to apply for a GLG within six months of receiving their MHEA, otherwise their application will be closed without notification. If applicants wish to apply for a GLG, they should contact the Department to confirm this and supply additional information relating to the confirmation of further eligibility criteria and works to be completed. Applicants will be required to supply copies of Income Tax assessments and copies of quotes received from building contractors.

Should the applicant be deemed eligible for a GLG, an offer letter will be drawn up and agreed between the applicant and the Department. This offer letter will set out the works to be completed, which CIOM contactors are completing the works, and how much support will be offered by the Department. This support will be based on the appropriate percentage rate of either a) the indicative costs supplied with the MHEA or b) the quoted costs, whichever is lower. The building contractor will charge this to the Department and invoice the applicant for the balance of the costs. The maximum available support via the GLG is £5,725. The offer letter will set out further terms and conditions and must be signed and returned to the Department before any works can begin. The Department's contribution will strictly be as set out in the offer letter, therefore should works cost more than quoted, applicants will be liable for these additional costs.

Where the cost of works is greater than £1,000, building contractors must be accredited with Construction Isle of Man - <https://www.constructioniom.im/find-an-accredited-professional>.

Important note - Should the applicant pay any contractor not stated in the offer letter, financial support will not be provided.

Should planning or building control approval be required in relation to any works, this must be obtained before any works can begin.

As works are completed the building contractors would send invoices to the Department for payment. Alternatively, if applicants choose, they may pay 100% of the cost of the works to the contractors and request to be reimbursed for the grant amount set out in the offer letter from the Department.

Applicants must usually ensure that all works are completed within six months of the offer letter being signed. Once all works are completed, or after six months, the applicant will be required to contact the Department in order to confirm completion of works and to arrange for the DEA to return to the property to confirm works have been completed and to conduct a second MHEA to determine the reduction in carbon emissions.

The Domestic Energy Assessor's post works visit and follow-up MHEA is a mandatory requirement of the Scheme. Should the applicant not permit this to take place, the applicant will be liable to repay all payments made under the application.

a) Information to be supplied

All applicants must fully complete the online MHEA application form which includes;

- The applicant's details;
- The details of the premises the application is being made in relation to;
- Declarations confirming that they met the eligibility requirements of the Scheme; and
- The Department's standard declarations.

Should the applicant wish to proceed to a GLG following the completion of an MHEA, further information will be required, including -

- Confirmation via the MHEA that the property has an asset rating of D or below;
- Quotes relating to any works to take place;
- Copies of the most recent Income Tax assessments from the income tax year preceding the submission of the application, both the applicant's and that of their spouse, civil partner, or partner (if applicable), required to confirm that their income does not exceed £112,000 per annum before deductions; and
- Further declarations relating to the payment of any potential grant.

The Department may demand further supplementary evidence to support the eligibility of the application at any time, such as but not including the following -

- Evidence that the premises the application relates to are eligible;
- Proof of ownership of the premises the application is being made in relation to;
- If the applicant is not the owner of the premises, proof of the owner's ownership and the written consent of the owner for works to take place; and
- Should the application be from the landlord of a premise, evidence that they are registered with the Department of Infrastructure under any required landlord registration scheme.

b) Assessment criteria

The Department will assess each application based on the following criteria:

- Full completion of the electronic application form;
- All supplementary evidence provided; and
- Eligibility.

c) Approval process

The Department will consider every application which has been properly made and submitted with all required supporting documentation. Decisions may be deferred until all required information and documentation have been submitted.

The Department may approve or decline any application made in respect of either an MHEA or a GLG based on the information and documentation submitted.

All applications for a grant must be approved by a person designated by the Department.

d) Payment

Payments in relation to both MHEA's will be made directly to the domestic energy assessor.

Payments in relation to GLG's will be made directly to the building contractors as set out in the offer letter signed by the applicant. The payments are made upon receipt of invoices from the building contractors billed to the Department.

The Domestic Energy Assessor will revisit the property upon completion of all works to confirm that they have taken place.

e) Record keeping

Successful applicants must keep any invoice, account or other document relating to an approved grant, or any work in connection with which an approved grant is made, for a period of six years beginning from the day on which the applicant receives notice in writing of the approval of any grant.

f) Declined applications

The Department will notify ineligible or rejected applicants in writing, stating the reasons for the refusal and where appropriate, provide information as to the manner in which a defective application may be rectified.

g) Breach of obligations

Where the Department deems that a breach of obligations has taken place, it is within its powers to withhold the whole or part of any grant, suspend or terminate the payment of a grant, or recover on demand the whole or part of any grant paid. Paragraphs 10 and 11 of the Tynwald Scheme set these circumstances out in full.

h) Review of decisions

If an applicant has been refused and wishes to request a review of the decision, the applicant must clearly and concisely state the reasons for the decline, the reasons for the review, any measures undertaken to resolve the issue and provide any additional supporting information.

The Department must appoint an officer of the Department (other than an officer involved in the original decision) to adjudicate on the review. The review officer's adjudication will be final.

The reviewing officer will then consider whether the correct decision has been made in relation to the Tynwald Scheme and the Scheme's Guidance etc and cannot take into account hardship and personal circumstances etc.

The reviewing officer does not have the authority to make exceptional one-off decisions which do not comply with the Scheme's legislative framework.

A request for a review of a decision must be made in writing within one month of the date of notification of that decision.

An application may only be reviewed once.

Review requests should be either emailed to greenlivinggrant@gov.im or sent to:

The Green Living Grant Scheme Manager,
Department for Enterprise,
St Georges Court,
Upper Church Street,
Douglas,
Isle of Man
IM1 1EX

1.5 Public disclosure

Applicants should also be aware that both parliamentary and freedom of information questions may be asked about particular applications or applicants. The Department will answer all parliamentary questions and freedom of information requests in accordance with the Freedom of Information Act 2015 and the Data Protection Act 2018.

1.6 Application form

Applicants should read the guidelines before submitting an application to the Department.

The Application Form is available at <https://www.iomdfenterprise.im/green-living>