

Cayman Islands Permanent Residency (Points System)

By Daniel Altneu, June 2024



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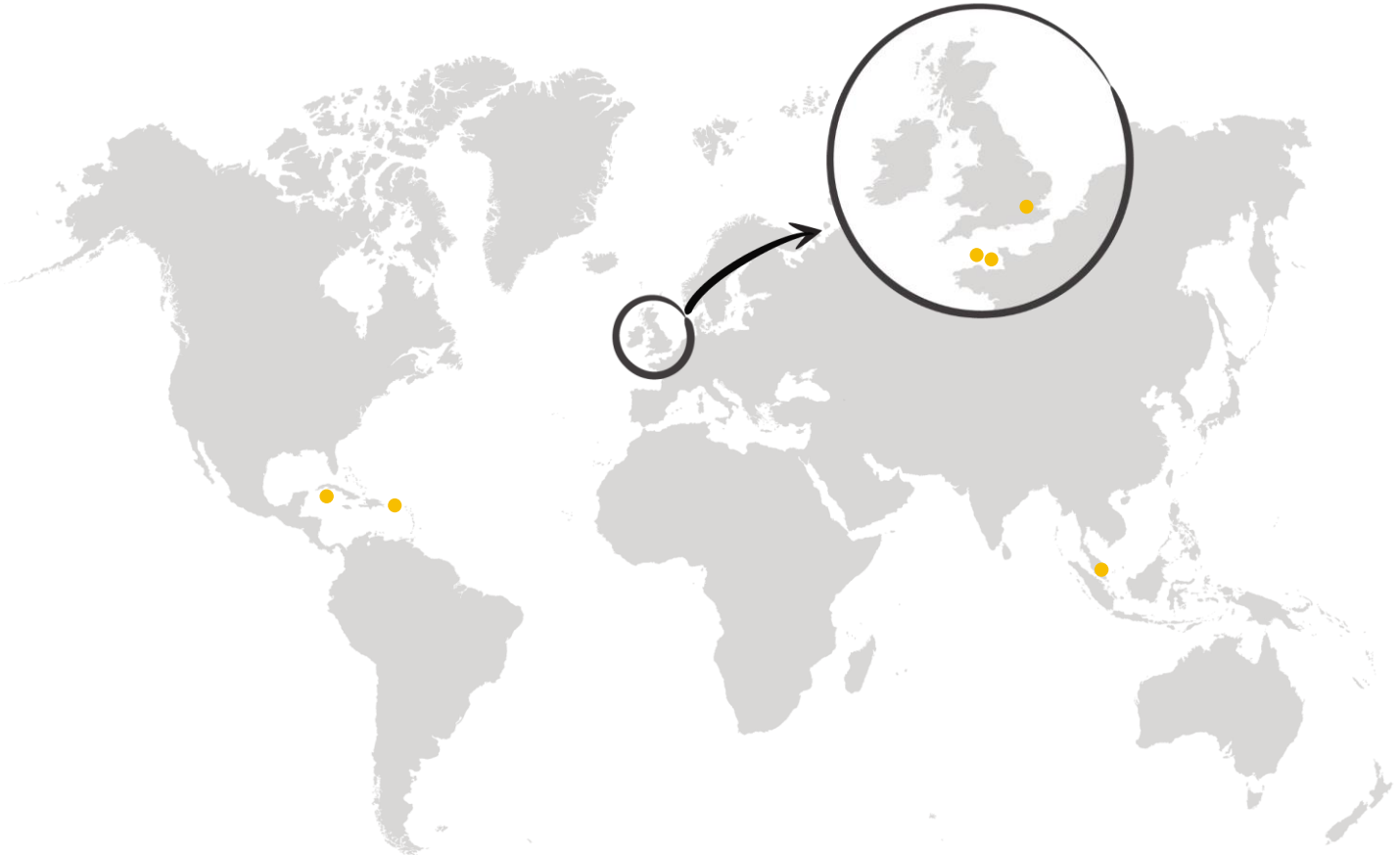
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Recent History of Cayman Islands Immigration Law



Recent History of Cayman Islands Immigration

- Caymanian Protection Law
- Immigration Law 1992
- Cayman Status Moratorium
- Immigration Law 2003 & Introduction of Rollover Policy
- Effect of Global Financial Crisis
- Introduction of Points System in 2013



Permanent Residence Points Systems

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Permanent Residence Points Systems

Advantages

- Objectivity
- Targeted Selection
- Efficiency

Disadvantages

- Oversimplification
- Gaming the System
- Ethical Concerns



Cayman Islands Permanent Residency Points System

Factors 1 - 10

03

Factors 1 - 10

01

Occupation

02

Education, training and experience

03

Local investments

04

Financial stability

05

Community contributions

06

History and culture test

07

Possessing close Caymanian connections

08

Demographic and cultural diversity

09

Age distribution

10

Deductible components

Cayman Islands Permanent Residency Points System

Factor 1 – Occupation (max 30 points)

- Current occupation (max 15 points)
- Priority occupation (max 15 points)

Factor 2 – Education, Training and Experience (max 25 points)

- Years of experience (max 10 points)
- Education – professional occupations (max 15 points)

Factor 3 – Local Investments (max 30 points)

- Investment in property in the Islands
- Investment in a locally licensed company
- Definition of "total investment"
- Definition of "income"
- Relevant calculations
- Treatment for married couples



Cayman Islands Permanent Residency Points System

Factor 4 – Financial Stability (max 30 Points)

- Evidence of cash and savings held locally (max 15 points)
- Evidence of salary and income (max 15 points)
- Deductions for non-Caymanian children

Factor 5 – Community Contributions (max 20 Points)

- 35 hours per year minimum
- Contributions which qualify for 2 points per year of service
- Contributions which qualify for 1.5 points per year of service
- Relevance to future applicants
- Documentary requirements

Factor 6 – History and Culture Test (max 20 points)

- Timing
- Course at UCCI
- Chegg App



Cayman Islands Permanent Residency Points System

Factor 7 – Possessing Close Caymanian Connections

- Parent/Son/Daughter = 40 points
- Brother/Sister/Grandparent = 20 points

Factor 8 – Demographic and Cultural Diversity

- Exceeding 10% of work permits in effect (Jamaicans & Filipinos)
- 5-10% (British & Indian)
- Not exceeding 5% (Everyone else)

Factor 9 – Age Distribution

- 18-24 = 4 Points
- 25-35 = 10 Points
- 36-45 = 8 Points
- 46-65 = 6 Points
- 66 and above = 0 Points



Cayman Islands Permanent Residency Points System

- **Factor 10 – Deductible Components**
 - Criminal convictions
 - Health issues
 - Administrative fines levied in relation to statutory offences
 - Lack of a reasonably funded pension plan
 - Other mitigating factors



Conclusion and Potential Changes

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Thank you

Questions?



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SCHEDULE 2

POINTS SYSTEM

Permanent Residence Assessment

1. *The Cabinet, in its discretion, may publish a list of occupations specified as priority occupations.*
2. *Where such a list is published, the Board or the Chief Immigration Officer, as the case may be, in considering an application for permanent residence under section 30, shall take such priority occupations into account.*
3. *Where the calculation of points under any Factor produces a number that consists of whole and partial points, the number of points produced (whole and partial) shall be carried forward and form part of the total sum of the points awarded to the applicant.*

Cayman Islands Immigration Department
Permanent Residence Assessment Form

FACTOR 1	POINTS
<u>Occupation</u> <ol style="list-style-type: none"> a. Current Occupation b. Priority Occupation 	Maximum 30 points Maximum 15 Maximum 15
<u>Explanation</u> <ol style="list-style-type: none"> 1. Applicants will receive maximum points for their current occupation. 2. The points allocated to each occupation under this Factor will be reviewed and adjusted periodically as needed. 3. The applicant will be awarded points based on the occupation he is working in at the time of the application submission. Where the applicant is unemployed at the time the application is being decided on, no points will be awarded under this category. 	
FACTOR 2	POINTS
<u>Education, Training and Experience</u> Points will be allocated based on the applicant's academic qualifications, technical qualifications or educational certificates, by any internationally or nationally recognised institution or official body related in the applicant's current field of expertise or trade <ol style="list-style-type: none"> a. Years of Experience <ol style="list-style-type: none"> Number of years of experience in the occupation (based on – two points awarded for the first two years worked after achieving the minimum two years; one point awarded for each full year 	Maximum 25 a. Maximum 10 b. Maximum 15 Maximum 15 <ol style="list-style-type: none"> i. 15 ii. 12 iii. 8 iv. 5 v. 0



<p>worked thereafter and pro-rated points for each part year worked thereafter in the current occupation field, up to a maximum of ten years)</p> <p>b. Education</p> <p>Professional Occupations:</p> <p>I. Academic/Qualification</p> <p>i. Post Graduate Degree/Professional Qualification</p> <p>ii. Bachelor's Degree</p> <p>iii. Associate's Degree</p> <p>iv. High School Diploma or Equivalent</p> <p>v. None of the above</p> <p>OR</p> <p>Skilled/Unskilled Occupations:</p> <p>II. Technical/ Vocational</p> <p>i. Post Graduate Degree</p> <p>ii. Local Licence from the relevant Regulatory body</p> <p>iii. Bachelor's Degree</p> <p>iv. Vocational Certificate (greater than 1 year of study)</p> <p>v. Associate's Degree</p> <p>vi. Vocational Certificate (less than 1 year of study)</p> <p>vii. High School Diploma or equivalent</p> <p>viii. None of the above</p>	<p>Maximum 15</p> <p>i. 15</p> <p>ii. 15</p> <p>iii. 12</p> <p>iv. 10</p> <p>v. 8</p> <p>vi. 7</p> <p>vii. 5</p> <p>viii. 0</p>
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Explanation

- (1) No points will be awarded to an applicant with less than two years of work in the occupation field.
- (2) Two points will be awarded for the first two years worked in the occupation field, after achieving the minimum two years.
- (3) One point will be awarded for each full year worked in the occupation field, after a minimum of two years up to a maximum of ten years.
- (4) A partial point will be awarded in respect of any part of a year worked in the occupation field after a minimum of two years up to a maximum of ten years. Points will be pro-rated as follows –

Month	Partial Point
1/12	0.08
2/12	0.16
3/12	0.25
4/12	0.33
5/12	0.41
6/12	0.50
7/12	0.58
8/12	0.66
9/12	0.75
10/12	0.83
11/12	0.91

- (5) With respect to education, applicants will be awarded points under either I or II, not both. Further, the points will only be awarded for educational qualifications as they relate to the applicants’ occupation or vocation.

FACTOR 3	POINTS
<p><u>Local Investments</u> In assessing an applicant’s local investments under (I) and/or (II) below, points shall be awarded taking into account the amount of the applicant’s monetary investment relative to his actual means.</p> <ul style="list-style-type: none"> I. Investment in property in the Islands and/or II. Investment in a locally 	<p>Maximum 30</p>



licensed company	
<p><u>Explanation</u> Total investment (numerator) relative to total income earned over the last five years immediately preceding the application (denominator).</p> <p><u>Notes:</u></p> <ul style="list-style-type: none"> • Total investment requires a minimum of CI\$50,000. No points will be awarded for investments of less than this amount. But where the investment exceeds CI\$50,000, points will be awarded for the full value, i.e. including the first CI\$50,000. • Maximum points will be awarded automatically where the total investment exceeds CI\$500,000. • Income means either- <ul style="list-style-type: none"> 90% of total documented income for the last 12 months prior to making the application, multiplied by five; or 100% of total documented income for the last five years. • Income includes salary, commission, gratuities, investment income and any other form of demonstrated income to the extent that proof of such income can be shown. • Where an investment is owned jointly between spouses, points will be awarded based on the full investment amount rather than on the percentage ownership of each spouse. The combined income of both spouses will also be used in the calculation. • Where an investment is owned by the applicant and another party who is not his spouse points will be awarded for the percentage of the investment held in the applicant's name only. • Where the spouses apply individually for the grant of permanent residence and they receive points based on the full investment amount (rather than the percentage held in their name) and permanent residence is granted, each spouse will be required to maintain the full value of the investment. • Purchase agreements for property will NOT be accepted as evidence of actual 	

investment and no points shall be awarded on the basis of a purchase agreement.

- Total investment is defined as the summation of the following-
 - Purchase price of property **plus** stamp duty paid on the property and residential mortgage **less** total liabilities in residential property **OR** total payments (the down payment and or equity injected from the funds other than borrowed funds plus interest payment plus principal payment plus stamp duty paid) on residential mortgage and the property, whichever is higher.
 - Market value of investments (stocks, bonds, etc.) in a locally licensed and operated solvent company.
 - Investment in a privately owned locally licensed business which is solvent.
 - Personal funds (i.e. not borrowed funds or funds received by way of gift) injected by the applicant to make improvements on property which was transferred as a gift. Proof of source of funds must be provided.

FACTOR 4	POINTS
Financial Stability:	Maximum 30
a. Evidence of cash and savings held locally	Maximum 15
Applicant’s total cash and deposits (up to a maximum of CI\$50,000) as a percentage of aggregate salary/income for the last twelve (12) months	i. 15
i. 5.0% and Greater	ii. 12
ii. 4.0% to 4.99%	iii. 9
iii. 3.0% to 3.99%	iv. 6
iv. 2.0% to 2.99%	v. 3
v. 1.0% to 1.99%	vi. 0
vi. Less than 1.0%	Maximum 15
b. Evidence of salary and income	i. 15
Points will be allocated based on the applicant’s gross annual income from employment;	ii. 14
i. 150,000 or Greater	iii. 13
ii. 130,000 to 149,999	iv. 12
iii. 110,000 to 129,999	v. 11
iv. 90,000 to 109,999	vi. 9
v. 70,000 to 89,999	vii. 7
	viii. 5
	ix. 3
	x. 1
	xi. 0



<ul style="list-style-type: none"> vi. 60,000 to 69,999 vii. 50,000 to 59,999 viii. 40,000 to 49,999 ix. 30,000 to 39,999 x. 15,000 to 29,999 xi. Under 15,000 	
<p><u>Explanation</u></p> <ul style="list-style-type: none"> (1) An applicant must prove that he has sufficient resources through income and salary to support himself and any dependants accompanying him. Also his ability to provide sufficient funds for his and their healthcare, education, accommodation and maintenance is of paramount importance for prospective long term residents. (2) When determining the income bracket into which an applicant falls his gross income minus an amount for each dependent child shall be used. In the case of each accompanying child of compulsory school age who is not Caymanian, CI\$15,000 per annum shall be deducted. If the dependent child is not accompanying, CI\$2,500 will be deducted. (3) Where the applicant has a dependant child (or dependant children as the case may be) who is not of compulsory school age and not Caymanian, a deduction of CI\$12,000 per dependant per annum shall be made. (3A) For the purposes of paragraphs (2) and (3), “compulsory school age” has the meaning ascribed to it in the <i>Education Law, 2016 [Law 48 of 2016]</i>. (4) In assessing an applicant’s gross annual income from employment, the gross annual income of employment of his spouse will only be taken into account if there is at least one dependant child. (5) Written evidence must be provided of his savings at local financial institutions for a period of one year preceding his application. (6) No credit will be given in respect of pension contributions. (7) Gross annual income from employment includes all employment related monetary income earned annually by the applicant and includes basic salary, bonus, commission, allowances etc. to the extent that documentary evidence is produced to show income. 	

FACTOR 5	POINTS
<p data-bbox="131 186 826 214"><u>Community Minded/Integration into the Caymanian Community</u></p> <p data-bbox="229 217 826 305">Points will be awarded up to a maximum of twenty (20) points for activities falling under the categories as follows.</p> <p data-bbox="249 342 813 459">I. Two (2) points will be awarded for each year that the applicant has provided a minimum of 35 hours of service annually for up to eight years;</p> <ul style="list-style-type: none"> <li data-bbox="373 496 806 613">a. Training and mentoring of Caymanians outside of normal work hours or related employer sponsored activities <li data-bbox="373 618 813 706">b. Personal sponsorship towards a Caymanian's tertiary training, with a minimum of CI\$3,500 per annum <li data-bbox="373 711 833 764">c. Actively assist in the rehabilitation and mentoring of offenders <p data-bbox="243 769 840 886">II. One and one half (1.5) points will be awarded for each year that the applicant has provided a minimum of 35 hours of service annually for up to eight years;</p> <ul style="list-style-type: none"> <li data-bbox="373 924 776 977">a. Participation and assistance in a youth programme <li data-bbox="373 982 786 1070">b. Training and mentoring of Caymanians within normal work related/sponsored activities <li data-bbox="373 1075 776 1128">c. Participation and assistance in a sports programme <li data-bbox="373 1133 833 1187">d. Participation and assistance in an arts programme <li data-bbox="373 1192 833 1245">e. Participation and assistance in a local service club <li data-bbox="373 1250 817 1304">f. Participation and assistance in local church programme <li data-bbox="373 1308 806 1396">g. Personal donations to community minded activities of a minimum of CI\$2,000 per annum <li data-bbox="373 1401 833 1463">h. Volunteering for non-profit, charitable or voluntary organisations. 	<p data-bbox="904 186 1059 214">Maximum 20</p>



<u>Explanation</u>	
<ol style="list-style-type: none"> 1. The extent to which the applicant has successfully settled and integrated into Cayman society is assessed by reference to such qualities as adaptability, motivation, involvement in the community and initiative. 2. Applicants who demonstrate an active involvement in the training and mentoring of Caymanians and the rehabilitation and mentoring of offenders will be given higher points. 3. Letters confirming an applicant's participation or contribution in any of the activities referred to in this factor will only be accepted from the head of the organisation or an executive member of the Board and the Caymanian beneficiary in cases of training or mentoring and must provide the required details of those activities and the amount of time the applicant was involved. 	
FACTOR 6	POINTS
<u>History and Culture Test</u> An applicant's integration into the Caymanian society will be measured by reference to his knowledge of local history, tradition, customs and current events. One half-point (1/2) shall be awarded for each question answered correctly	Maximum 20
<u>Explanation</u>	
An applicant will be given an appointment to sit a History and Culture Test. This date may be rescheduled by the applicant once only and the Test must have been undertaken within thirty days from the original date unless there are exceptional circumstances. Where an applicant fails to sit the Test within thirty days of the original date the application will proceed for determination and a score of zero points will be awarded under this Factor.	
FACTOR 7	POINTS
<u>Possessing Close Caymanian Connections</u> Applicant's relationship to a person who is Caymanian	Maximum 100
(a) an applicant who is a Cuban national and who by virtue of a close Caymanian family connection was granted permission to reside in the Cayman Islands by the Governor in Executive Council (as it then was), and who applies for permanent residence.	100 points



<p>(b) an applicant who is a Cuban national and who is the brother, sister or grandparent of a Caymanian and who was granted permission to reside in the Cayman Islands by the Governor in Executive Council (as it then was), and who applies for permanent residence.</p>	<p>80 points</p>
<p>(c) an applicant who is the parent, son or daughter of a Caymanian.</p> <p>(d) an applicant who is the brother, sister or grandparent of a Caymanian.</p>	<p>40 points</p> <p>20 points</p>
<p><u>Explanation</u></p> <ol style="list-style-type: none"> 1. An applicant is allocated the most points (100 points) if- <ol style="list-style-type: none"> (a) the applicant is the parent, son or daughter of a Caymanian; and (b) the applicant is a Cuban national granted permission to reside in the Cayman Islands by the Governor in Executive Council (as it then was). 2. An applicant is allocated 80 points if- <ol style="list-style-type: none"> (a) the applicant is the brother, sister or grandparent of a Caymanian; and (b) the applicant is a Cuban national granted permission to reside in the Cayman Islands by the Governor in Executive Council (as it then was). 3. An applicant who is the parent, son or daughter of a Caymanian but who is not a Cuban national granted permission to reside in the Cayman Islands by the Governor in Executive Council (as it then was) is allocated 40 points. 4. An applicant who is the brother, sister or grandparent of a Caymanian but who is not a Cuban national granted permission to reside in the Cayman Islands by the Governor in Executive Council (as it then was), and who has not already received 40 points by virtue of 	



<p>being the parent, son or daughter of a Caymanian, is allocated 20 points.</p> <p><i>Note: The points available to persons who are Cuban nationals shall be awarded only in respect of applications received within six months from the date of commencement of the Immigration (Amendment) Regulations, 2013.</i></p>	
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FACTOR 8	POINTS
<p><u>Demographic and Cultural Diversity</u> To maintain a demographic and cultural balance in our community points will be awarded based on the applicant's country of origin. Countries with fewer residents represented (measured by work permits in effect) will receive more points than countries with higher degrees of representation.</p> <p>(a) exceeding 10% (b) 5-10% (c) Not exceeding 5%</p>	<p>Maximum 10 (a) 0 (b) 5 (c) 10</p>

Explanation

In order to maintain a vibrant and diverse community it is desirable to ensure that the permanent population of the Islands is made up of a balance of nationalities rather than domination by only a few nationalities.

FACTOR 9	POINTS
<p><u>Age Distribution</u> Age diversity and balance in the local community is also relevant with respect to national productivity. Points will be awarded as follows:</p> <p style="margin-left: 40px;">I. 18 – 24 II. 25 – 35 III. 36 – 45 IV. 46 – 65 V. 66 and above</p>	<p>Maximum 10 I. 4 II. 10 III. 8 IV. 6 V. 0</p>

Explanation



- It is important to maintain age distribution in the labour market in a way that contributes positively to the long-term sustainability of labour supply to the Islands.
- Points are allocated based on the number of working years that an applicant has remaining before retirement. This in turn impacts factors such as productivity, pension planning and state health care usage.

DEDUCTIBLE COMPONENTS	POINTS
1. Character and health <ul style="list-style-type: none"> a. Criminal convictions b. Health issues c. Administrative fines levied in relation to statutory offences d. Lack of a reasonably funded pension plan 	Maximum 100
<u>Explanation</u> <ul style="list-style-type: none"> (i) Points may be deducted if the applicant has been convicted of an offence against the Laws of the Islands or under the laws of another country, the nature of which offence would, in the opinion of the Board or CIO, make his continued presence in the Islands contrary to the public interest. The number of points deducted will be proportionate to the nature and severity of the offence. (ii) Points will also be deducted if the applicant is certified by a Health Officer to be suffering from a communicable disease that makes his continued residence in the Islands dangerous to the community or is mentally disordered or defective under <i>the Mental Health Law, 2013 [Law 10 of 2013]</i>. (iii) Points will also be deducted if the applicant has committed a statutory offence for which an administrative fine has been levied. The act of not adhering to the Laws of the Islands is reflective of the applicant's character and the deduction of points must be reasonable and proportionate in the circumstances. (iv) The Board or CIO shall provide a full explanation in writing justifying any deduction made and show that the number of points deducted was reasonable in the circumstances. 	



DEDUCTIBLE COMPONENTS	POINTS
Other mitigating factors	Unlimited
<u>Explanation</u> (i) This includes situations where it has been proven that the applicant has mistreated fellow workers in the workplace, Caymanians or non-Caymanians. (ii) The Board or CIO shall provide a full explanation in writing justifying any deduction made and show that the number of points deducted was reasonable in the circumstances.	
<u>SCORE TABULATION</u>	<u>APPLICANT'S SCORE</u>
(i) Maximum possible points	215
(ii) Minimum points to be achieved by an applicant in order to receive a grant of permanent residence	110

