

MEETING OF SOUTH DUBLIN COUNTY COUNCIL

22ND SEPTEMBER 2014

Consideration of variation of the basic rate of the Local Property Tax

Introduction:

The Local Property Tax (LPT) is an annual self-assessed tax charged on the market value of residential properties. It became effective from 1 July 2013 and is administered by the Revenue Commissioners. The proceeds are accounted for as exchequer funding in the national Budget. Starting in 2014 the Minister for Finance paid the LPT receipts into the Local Government Fund and this is disbursed to local authorities on the basis of an allocation scheme which is determined by the Minister for the Environment, Community and Local Government.

Variation of the basic rate of Local Property Tax:

Under Section 20 of the Finance (Local Property Tax) Act 2012, as amended by Section 5 of the Finance (Local Property Tax) (Amendment) Act 2013, a Local Authority may, as a reserved function, decide to vary the basic rate of the Local Property Tax within its administrative area to a maximum of plus or minus 15% of the basic rate.

The Finance (Local Property Tax) Act 2012 (Specified Date) Order 2012 commenced Section 20 of the 2012 Act with effect from the 1st of July 2014 and consequently Local Authorities can vary the LPT within their administrative area from 2015 onwards.

The Local Property Tax (Local Adjustment Factor) Regulations 2014 require that before determining whether or not to pass a resolution to vary the basic rate of local property tax, there are certain matters to which the local authority must have regard including:

- 1. Report on Income and Expenditure**
- 2. Financial position**
- 3. Effect of variation**
- 4. Outcome of public consultation process**

Reports have been prepared for each of these headings.

1.Report on Income and Expenditure:

1.1 Local Property Tax Income Allocation 2015:

The Department of the Environment Community and Local Government (DOECLG) by letter dated 4 September 2014 confirmed that 80% of LPT income collected will be retained locally in 2015 with the remaining 20% to be paid into an equalisation fund to ensure that no local authority is worse off from local retention of LPT in 2015 compared to General Purpose Grant allocations in 2014.

The Council's LPT allocation for 2015 is €26,122,733 representing 80% of the LPT income of €32,653,416 that it is anticipated will be collected in the South Dublin County administrative area in 2015. The DOECLG has advised that this income will be allocated as follows:

- (a) An amount equivalent to the 2014 Local Government Fund allocation of €923,906 will be funded from the 80% LPT allocation to South Dublin.
- (b) 20% of the 2015 LPT income collection amounting to €6,530,683 can be used as discretionary income. Should the Council decide to vary the basic rate of the LPT then the variation must be funded from this source, if it decreases LPT the gain from a variation to increase LPT will be added to this source. The net proceeds from this allocation is available as discretionary income to fund enhanced or additional services, develop community facilities or to reduce commercial rates.
- (c) The balance of € 18,668,144 will be allocated by the DOECLG to fund social housing and roads services and will replace existing State funding for these services.

Analysis of Local Property tax allocation 2015	
Local Government Fund allocation 2014	€923,906
Discretionary LPT income (20% of anticipated LPT income) 2015	€6,530,683
To self fund Housing and transportation services	€18,668,144
Total LPT allocation 2015	€26,122,733

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The following table sets out details of the Council's LPT allocation 2015.

South Dublin County Council Local Property Tax Allocation 2015	
	€
Projected LPT Income - 100%	32,653,416
Less amount allocated to Equalisation Fund – 20%	<u>6,530,683</u>
LPT retained locally – 80%	26,122,733
Less:	
2014 Local Government Fund allocation	<u>923,906</u>
LPT allocation 2015 less LGF allocation 2014	25,198,827
Allocated as follows:	
Retained for discretionary purposes - including variation of basic rate (20% of total projected LPT income 2015)	6,530,683
Balance to self fund housing and roads services	18,668,144
Total LPT Allocation 2015	26,122,733

1.2 Cost of varying the basic rate of the LPT:

The estimated LPT collection in the South Dublin County administrative area in 2015 is €32,653,416 and the cost of funding each 1% reduction in the basic rate amounts to €326,534 resulting in a total funding requirement of €4,898,012 if a decision is taken to apply the maximum reduction of 15%.

Any reduction in the basic rate of LPT will have to be funded from the discretionary element of the LPT allocation reducing the actual discretionary amount available from €6,530,683 to €1,632,671 if the maximum reduction is applied.

1.3 Preparation of Budget 2015:

Arising from the publication of the Local Government Reform Act 2014 and associated Regulations and Circulars published during the year there are some very notable changes to the existing process for preparing the Budget.

In prior years the Chief Executive (CE) prepared the draft Budget in consultation with the Corporate Police Group (CPG) and the members considered the draft budget at the Budget meeting and adopted the draft Budget with or without amendments.

The 2015 Budget must be developed on a phased basis with input from the Corporate Policy Group, Members and Chief Executive at differing stages of the process. The Local Government (Financial and Audit Procedures) Regulations 2014 and its associated Circular Fin 05/2014 provided for input from CPG in preliminary phases of preparation of the budget including setting out a budget strategy.

The CPG met in July 2014 and discussed the broad parameters of the 2015 Budget strategy and the variation of the Local Property Tax (LPT) in the context of the information available at the time. Following clarification received from the DOECLG in Circular Fin 14/2014 regarding local retention of LPT and receipt of the details of the LPT Allocation 2015, the CPG met again on 15th September 2014 to confirm the 2015 Budget Strategy. These strategy decisions were agreed on the basis of information known at the date of the meeting. Further details are awaited about the impact of the national budget on other aspects of the council's income and expenditure in 2015.

1.4 National Budget:

- The Estimated Income and Expenditure for 2015 is based on an assumption that State grants and subsidies will be continued at 2014 levels adjusted by known activity changes in 2015 (e.g. higher education grants). A further adjustment has also been made to account for the funding of housing and road grants from LPT. It should be noted that adjustments could apply to schemes for which grants and subsidies are currently allocated to the Council - the DOECLG has advised that "the detail of other grant funding to local authorities will be considered, as normal, as part of this national budget process." Details of the National Budget 2015 will become available on 14th October 2014.

1.5 Key dates:

- The Revenue Commissioners and the Minister for Environment, Community and Local Government must be notified by **30 September 2014** if the council decides to vary the basic rate of the LPT for 2015.

- In addition a preliminary estimation of Revenue and Capital Income and Expenditure 2015 must be submitted to the DOECLG by **30 September 2014** to meet EU budgetary timelines.
- Consultation with the CPG about the parameters and content of the 2015 Budget will continue as will the group's input into the budget strategy in the coming weeks.
- The National Budget will be presented to Dáil Éireann on 14 October and this will be followed by commitments from the DOECLG and other funding bodies to contribute funds for specific operational and capital programmes.
- The prescribed period for holding the Budget meeting is between 1 and 24 November. The meeting can be adjourned for a period up to 14 days from the date of the initial meeting meaning that Budget 2015 must be adopted by 7 December, 2014 at latest. The South Dublin meeting is scheduled for **Thursday 6th November 2014** so the budget must be adopted by Wednesday 19th November 2014 at latest.

1.6 Basis of preparation of Report on Income and Expenditure:

As the timing of the preparation of this report predates both the national budget and the preparation of the Council's draft Budget 2015 the Report on Income and Expenditure is based on the current year's budget adjusted to take account of the allocation of Local Property Tax income and the associated removal of some housing and transportation grants and subsidies.

Some preliminary work has also been carried out to project payroll and loan charges for 2015. This will continue for remaining expenditure and income provisions in the context of the budget strategy during the development of the draft budget in October 2014. This timing also allows for greater certainty in relation to other grant allocations.

The following table sets out the Estimation of Income and Expenditure and is prepared in accordance with the Format prescribed in Schedule 1 of the Local Property Tax (Local Adjustment Factor) Regulations 2014.

1.7 Estimation of 2015 Income and Expenditure of South Dublin County Council

	Budget 2014	Estimated 2015
<u>Income</u>	€	€
Commercial Rates	122,796,000	123,144,000
LPT/LGF		26,122,733
Grants & Subsidies	41,527,600	19,155,193
Other Income	<u>52,998,600</u>	<u>49,251,310</u>
Total Income	<u>217,322,200</u>	<u>217,673,236</u>
<u>Expenditure</u>		
Payroll Expenses	68,024,000	67,649,900
Loan interest & principal repaid	8,663,600	9,617,200
Social Benefits (transfer payments to households)	23,965,100	23,970,700
Capital grants paid	2,137,700	2,137,700
Other expenditure	<u>114,531,800</u>	<u>114,297,736</u>
Total Expenditure	<u>217,322,200</u>	<u>217,673,236</u>

2. Report on the Financial Position of South Dublin County Council

2.1 Report on the Financial Position of South Dublin County Council

The table below sets out the financial position of the Council in the format required in the Local Property Tax (Local Adjustment Factor) Regulations 2014 and is based on the financial position as at 30 June 2014.

Financial Position of South Dublin County Council	
	<i>at 30/6/2014</i>
ASSETS	
Current Assets	182,553,164
General revenue reserve	17,088,235
Loans receivable	172,448,975
LIABILITIES	
Current liabilities	107,405,693
General revenue reserve	
<i>Loans Payable</i>	
Voluntary housing/mortgage loans	170,405,693
Non mortgage loans	67,223,378
INDICATORS	
Ratio of loans payable to revenue income	113%
Ratio of current assets to current liabilities	1.7:1

2.2 Indicators:

The ratio for loans payable to revenue income is 113%. This indicates that the total loans repayable could be fully discharged using approx. 14 months of Revenue income. Included in this indicator, as prescribed, are outstanding loans totalling €109M which were drawn by the council on behalf of voluntary housing associations - the repayment of these loans is funded exclusively by the DOECLG. The voluntary housing body loans represent 46% of the loan book and if excluded from the calculation the indicator reduces to 61% and equate to 7.3 months of annual Revenue income.

The ratio of current assets to current liabilities is 1.7:1 of assets for each 1 of liabilities. Commercial rates income of €61M is included in current liabilities figure of €107.4M as it related to the 2nd moiety of 2014 commercial rates. This had been billed but did not become due until 1st July so is correctly provided as a deferred income in current liabilities. This is an unusual item as the bills are annual but the income, which does not incur matching output costs, is recognised in two equal tranches in January and June. If an adjustment is made to the 30th

of June data to exclude moiety 2 from current liabilities the ratio would change to 3.9:1 (i.e. 3.9 of assets for each 1 of liabilities). The indicator as presented in the table has been prepared in line with the prescribed instructions and may be used to compare with other local authorities. The extent to which commercial rates funds local authorities varies within the sector so in this circumstance it is important to take account of the value of commercial rates billed by each LA and the related value of deferred income included as a current liability.

Both indicators reflect that the Council's financial position is reasonably stable and falls within recommended limits.

2.3 Current assets:

	Current assets @ 30/6/2014
	€'M
Trade debtors & prepayments(net of provisions)	116.4
Cash & Bank	54.3
Dev't Levies (net of provisions)	8.4
Due within 1 Year	3.5
Total	182.6

2.4 Current liabilities:

	Current liabilities @ 30/6/2014
	€'M
Creditors & Accruals	24.8
Comm. Rates (2 nd Moiety 2014)	61.5
Deferred income	10.0
Due within 1 Year	11.1
Total	107.4

2.5 General Revenue Reserve:

The general revenue reserve reflects the cumulative revenue account surplus or deficit. South Dublin is presently in surplus from Revenue Account operations over an extended period of time. A deficit on the revenue account balance would indicate that the council had incurred more expenditure than income earned over a previous period - if a deficit is not addressed the council would ultimately encounter cashflow problems which would hinder future operations.

The council has a general reserve of €17.1M at 30th June 2014 which includes a €6.4M surplus for the period to 30th June 2014 and the revenue reserve of

€10.7M reported in the balance sheet to 31st December 2013. The surplus to 30th June 2014 does not take account of the seasonal nature of some operations and services and the out-turn for 2014 is instead anticipated to result in a surplus of €1.4M as provided in budget 2014. This was specifically provided to fund the deficit incurred in the 2013 accounts. The 2013 deficit arose from a valuation decision which resulted in a refund of commercial rates for previous years to a rate payer. The circumstances were unusual and it was not possible to address the deficit in 2013 due to the timing of the decision by the Commissioner of Valuations.

Since 2009, in common with all local authorities, the Council has been subject to the provisions of Circular Fin 03/2009 Control and Monitoring of Local Authority Contribution to General Government Balance. This circular requires local authorities to keep their capital, revenue and bank accounts in balance each year and as a result revenue and capital expenditure can only be incurred by local authorities in any financial year to the extent that corresponding income is received. Provision has been made to offset the 2013 deficit with a corresponding surplus in 2014 in order to recoup the General Reserve and comply with the intentions of Circular Fin 03/2009.

3. Impact of variation of Basic Rate of LPT:

Section 17 of the Finance (Local Property Tax) Act 2012 provides for the calculation of the Local Property Tax charge for liable properties. The charge is calculated by multiplying the mid point of the valuation band that the property falls into by the basic rate.

Local Property Tax = Mid point of valuation band multiplied by basic rate	
Current Rate of LPT	LPT Rate Varied by -15%
<u>House valued at €180,000</u> Band €150,000 - €200,000 Midpoint = €175,000 $€175,000 * 0.18\% = €315$	<u>House valued at €180,000</u> Band €150,000 - €200,000 Midpoint = €175,000 $€175,000 * 0.153\% = €267.75$
Savings for category €150,001/€200,000= €47.25	

Economic impact of a 5%, 10% or 15% LPT reduction for the property owner

				<i>LPT If reduced by:</i>		<i>LPT If reduced by:</i>		<i>LPT If reduced by:</i>	
				-5%	-5%	-10%	-10%	-15%	-15%
				0.171%		0.162%		0.153%	
Rate of LPT =		0.180%							
LPT Valuation Band	Mid point	LPT 2014		Savings Per House		Savings Per House		Savings Per House	
€0	€100,000	€50,000	€90	€85	-€5	€81	-€9	€77	-€14
€100,001	€150,000	€125,000	€225	€214	-€11	€203	-€23	€191	-€34
€150,001	€200,000	€175,000	€315	€299	-€16	€284	-€32	€268	-€47
€200,001	€250,000	€225,000	€405	€385	-€20	€365	-€41	€344	-€61
€250,001	€300,000	€275,000	€495	€470	-€25	€446	-€50	€421	-€74
€300,001	€350,000	€325,000	€585	€556	-€29	€527	-€59	€497	-€88
€350,001	€400,000	€375,000	€675	€641	-€34	€608	-€68	€574	-€101
€400,001	€450,000	€425,000	€765	€727	-€38	€689	-€77	€650	-€115
€450,001	€500,000	€475,000	€855	€812	-€43	€770	-€86	€727	-€128
€500,001	€550,000	€525,000	€945	€898	-€47	€851	-€95	€803	-€142
€550,001	€600,000	€575,000	€1,035	€983	-€52	€932	-€104	€880	-€155
€600,001	€650,000	€625,000	€1,125	€1,069	-€56	€1,013	-€113	€956	-€169
€650,001	€700,000	€675,000	€1,215	€1,154	-€61	€1,094	-€122	€1,033	-€182
€700,001	€750,000	€725,000	€1,305	€1,240	-€65	€1,175	-€131	€1,109	-€196
€750,001	€800,000	€775,000	€1,395	€1,325	-€70	€1,256	-€140	€1,186	-€209
€800,001	€850,000	€825,000	€1,485	€1,411	-€74	€1,337	-€149	€1,262	-€223
€850,001	€900,000	€875,000	€1,575	€1,496	-€79	€1,418	-€158	€1,339	-€236
€900,001	€950,000	€925,000	€1,665	€1,582	-€83	€1,499	-€167	€1,415	-€250
€950,001	€1,000,000	€975,000	€1,755	€1,667	-€88	€1,580	-€176	€1,492	-€263
Note:									
<i>Properties with valuations in excess of €1M are charged at a property tax rate of 0.18% for the first €1,000,000 (using €975,000 as the midpoint) and at a property tax rate of 0.25% for the balance in excess of €1M</i>									

The Revenue Commissioners have provided preliminary data that indicates that 94,100 properties were declared for local property tax in 2013/2014. The total value of these properties at the 1 May 2013 valuation date was €18,140,786,667. The average value of a residential property in the South Dublin administrative area therefore calculates as €192,782.

The following data table was also recently provided by the Revenue Commissioners and it indicates that 52% of properties registered to the South Dublin administrative area carried a value less than €200,000 at the 1 May 2013 valuation date.

LPT 2014 Valuation Bands	€0 to €100,000	€100,001 to €150,000	€150,001 to €200,000	Over €200,000
South Dublin County Council	7%	18%	27%	48%

Economic impact on South Dublin if the 2015 LPT is varied :

	South Dublin County Council	Discretionary LPT Allocation 2015
Local Property Tax 2014	€32,653,416	
80% of LPT Retained	€26,122,733	
Reduction to State funding for Housing & Roads Services	-€18,668,144	
GPG allocation 2014	-€923,906	
Available for local activities & projects if no change to the local property tax for 2015	€6,530,683	€6,530,683
5% reduction : Projected cost of a -5% local adjustment factor in 2015	-€1,632,671	€4,898,012
10% reduction : Projected cost of a -10% local adjustment factor in 2015	-€3,265,342	€3,265,341
15% reduction : Projected cost of a -15% local adjustment factor in 2015	-€4,898,012	€1,632,670
5% increase : Projected additional income from a +5% local adjustment factor in 2015	€1,632,671	€8,163,354
10% increase : Projected additional income from a +10% local adjustment factor in 2015	€3,265,342	€9,796,024
15% increase : Projected additional income from a +15% local adjustment factor in 2015	€4,898,012	€11,428,695

A reduction to the basic rate of LPT must be funded from the discretionary element of the LPT allocation.

The discretionary element of LPT allocated to South Dublin County Council for 2015 will reduce from €6,530,683 to €1,632,670 if the maximum reduction is applied.

4. Report on Outcome of Public Consultation Process

Public consultation:

The Local Property Tax (Local Adjustment Factor) Regulations 2014 made provision for a minimum consultation period of 30 days by a local authority with the public in its administrative area. The consultation process was initiated to facilitate members of the public make known their views about the potential impact of varying the LPT on individuals, businesses and local authority services.

This Council commenced the public consultation process on the 24th July 2014 by the placing of a notice in the local and national newspapers and on the Council's website inviting submissions from the public with a closing date of 28th of August, 2014 for receipt of submissions.

A copy of the notice published is set out below:

<p style="text-align: center;">Local Property Tax</p> <p>Notice of Consideration of Setting A Local Adjustment Factor</p> <p><i>The Finance (Local Property Tax) Act 2012 (as amended), makes specific provision that elected members of a local authority may pass a formal resolution to vary the basic rate of the Local Property Tax for their administrative area by a percentage known as the local adjustment factor. At the meeting set South Dublin County Council to consider this matter, the members may set a local adjustment factor within the range of +/- 15% of the basic rate, or, may decide not to adjust the basic rate.</i></p> <p><i>South Dublin County Council will meet in September 2014 to consider the setting of a local adjustment factor.</i></p> <p><i>South Dublin County Council welcomes written submissions from the public on this matter specifically covering the potential effects of varying the basic rate of the Local Property Tax on businesses, individuals and on local authority services.</i></p> <p><i>Submissions must be received by the 28th of August 2014 and be sent to:</i></p> <p><i>LPT, Finance Department, South Dublin County Council, County Hall, Tallaght, Dublin 24 or LPT@sdublincoco.ie</i></p> <p><i>Daniel McLoughlin</i> <i>Chief Executive</i> <i>Dated: 24th July 2014</i></p>
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Submissions:

A total of 24 submissions were received by the closing date and a further 3 submissions were received too late to be included in the report.

The submissions are summarised by content as follows:

Summary of Comment	Email	Hardcopy	Total
Concerned that reduction will lead to Rates increase	1		1
Recommends Reduce the LPT	7	5	12
Recommends Full 15% reduction	9	1	10
Recommends 11-15% reduction	1		1
Total	18	6	24

The submissions are summarised by location as follows:

Location	Observation		Recommendation			
	Concern about impact on Comm. Rates	Inconclusive	Reduce by 11 to 15%	Reduce by 15%	Reduce the LPT	Total
Ballyroan					1	1
Clondalkin					2	2
Firhouse				1		1
Knocklyon					1	1
Lucan				3	4	7
Not Stated		1		3		4
Palmerstown					1	1
Rathfarnham	1					1
South Dublin			1		1	2
Tallaght				1	1	1
Templeogue				2		2
Total	1	1	1	10	11	24

The full text of every submission is shown below:

Ref	Date Received	Location	Summary of Submission	Text of Submission
LPT1	Thu 24/07/2014	Clondalkin	Recommends Reduce the LPT	I wish to enter a submission to Lower the property tax and eventually scrap this additional tax. I believe the people have been lied to in regards to this unfair and unjust tax. Not one cent has gone to local Government since its introduction. On the Household Charge website (https://www.householdcharge.ie/) it says under frequently asked questions: What will the Household Charge finance?

				<p>Revenues from the Household Charge will support the provision of local services. Internationally, local services are administered by local authorities and financed by local service charges. In Ireland, local authorities are responsible for, among other services, public parks; libraries; open spaces and leisure amenities; planning and development; fire and emergency services; maintenance and cleaning of streets and street lighting. These facilities benefit everyone.</p> <p>Yes these Facilities benefit everyone but the truth is this Unfair and Unjust tax has not gone to Local Government. The people I represent are struggling to pay mortgages , bills , education , transport costs etc. . Many are having difficulty keeping a roof over their head and food on the table, never mind being forced to pay a Property tax and the upcoming water charges. I know through my voluntary work with St Vincent De Paul how much families are struggling. Local services are not the Bank Bailout. As an Irish Citizen I like many others paid a lot of stamp duty when I bought my house. It is most unfair and unjust to expect me and my constituents to doubly pay for our homes. Many endure long periods of paying their mortgage and varying interest rates in order to own a home. I am totally opposed to the Property Tax on many levels but the least the council can do is reduce it in order to help struggling families.</p>
LPT2	Fri 25/07/2014	not stated	Recommends Full 15% reduction	<p>Dear Sir/ Madam,</p> <p>I would strongly urge the SDCC to vote in the full 15% reduction in the current rate of the LPT at their September meeting.</p> <p>SDCC should grab this opportunity to show some goodwill to the people under it's auspices.</p>
LPT3	Fri 25/07/2014	not stated	Recommends Full 15% reduction	<p>Dear Sir / Madam</p> <p>I would urge the SDCC at their September meeting to vote for the full 15% reduction in the Current Local Property Tax Rate.</p> <p>Families are at breaking point and some relief in this area would help us in meeting the new water charges we have yet to be faced with next year.</p>

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LPT4	Fri 25/07/2014	Lucan	Recommends Full 15% reduction	I, , of Lucan, Co Dublin situated in the Local Authority area of South Dublin do make a submission that the LPT tax should be reduced by the maximum amount of 15% when this becomes possible under the relevant Finance act.
LPT5	Fri 25/07/2014	South Dublin	Recommends 11-15% reduction	Dear Sir/Madam, I was recently made aware of the survey that Dublin City Council has made available both on paper and online regarding the LPT reduction/increase option and looked to see if SDCOCO also had an online form/survey to complete. I could not find an online survey only this email address so I wish to express my desire for a reduction in the LPT. I am a resident of South Dublin but only by chance I heard about the option that councillors can vary the basic rate of the LPT by 15%. I happened to hear a caller on the radio talk about the fact that not a lot of people were aware of this survey or that they should give feedback. With the increase in costs associated with homeowners and with the water tax coming in next year of course I would like that the representatives reduce the basic rate of local property tax by between 11% and 15%, ideally reduce it by 15%. I certainly do not want anyone to vote for an increase by any amount. If you require further information, or if you have an online survey that I should fill out please do not hesitate to contact me.
LPT6	Mon 28/07/2014	Ballyroan	Recommends Reduce the LPT	Dear Sirs, Further to your notice in the papers of 24 th July, I would like to make a submission I paid €585 LPT this year on a fairly modest dwelling out of my pension. If I had been living in any other part of the country, this would have been considerably less, as LPT is based on presumed sale value of my house. It is blatant discrimination on the part of the Revenue authority, as people with dwellings far superior to mine and with greater incomes, will pay considerably less. This is bordering on Unconstitutional. Activity in a state that professes to cherish its citizens equally. An adjustment downwards of the

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				<p>maximum allowable would not solve the problem, but at least address it. The very fact that the Finance Act made such a provision indicates that they are not entirely satisfied with the present arrangement.</p> <p>Yours faithfully,</p>
LPT7	Thu 31/07/2014	Lucan	Recommends Reduce the LPT	<p>Just read in Lucan Gazette that you are holding a public consultation on whether the Property Tax should be raised or lowered. Are you people for real?. Of course this disgraceful tax should be reduced. Typical nonsense from overpaid , under-worked council officials and parasitic, useless Councillors.</p>
LPT8	Thu 31/07/2014	Lucan	Recommends Reduce the LPT	<p>A chara, The Local Property Tax is a punitive and hideously unfair tax. I urge the council to reduce this tax insofar as possible asap to enable residents to be able to spend more money in the local economy. Is mise le meas</p>
LPT9	Wed 06/08/2014	Lucan	Recommends Reduce the LPT	<p>Re: varying the basic rate of the Local Property Tax on individuals by +/- 15%</p> <p>I submit that any increase would be unacceptable. I am a welfare recipient of job seeker's allowance and mortgage interest supplement. When the Local Property Tax was first introduced there was no increase in jobseeker's allowance to assist in paying this tax. Now we will be paying water rates on top and still no increase in jobseeker's allowance on the cards.</p> <p>St. Vincent de Paul have already highlighted the increased burden on us to the Government and publicly in the media. Also variable rate mortgages have continued to rise repeatedly without the ECB rate cuts being passed on. Therefore I am against any and all increased in the Local Property Tax unless the jobseeker's allowance is increased. Cutting the tax rate is acceptable as the savings would be used to pay water rates (a proportion of them!)</p> <p>Regards</p> <p>Name xxx</p>

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				<p>Ps. I suggest any increased be applied to those that can afford to pay and cut those of us that cannot.</p> <p>I don't want this letter published or read in public!</p>
LPT10	Wed 06/08/2014	Lucan	Recommends Full 15% reduction	<p>"A Reduction in L.P.T. of 15% Please"</p> <p>Dear Sir,</p> <p>I would be strongly in favour of 15% reduction in property tax because of the following.</p> <p>a) an increase in the LPT does not always mean an increase in services or amenities, (there is only so much one can provide).</p> <p>b) with water charges looming on the horizon there is only so much tax one can take on</p> <p>c) the more the local authority & government take in taxes & charges from ordinary working people & pensioners the less one spends in the local economy which has a knock on effect on the "VAT" take, in general employment and from small firms and businesses which are already struggling to stay afloat.</p> <p>d) I would be of a mind that the more committed outgoings one has, the less one spends on unnecessary things like (Cable TV, Broadband (internet)' Telephone, General Insurances, Holidays, etc, etc).</p> <p>I would like to think that you might take the time to read this letter and give it some consideration. I remain</p> <p>Yours sincerely</p>
LPT11	Fri 08/08/2014	Lucan	Recommends Reduce the LPT	<p>Re: Property Tax & Quality of our Drinking Water</p> <p>To whom it may concern:-</p> <p>We write to object to the extortionate rate of property tax which we are paying for our family home and lobby you to consider a reduction, particularly given</p>

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				<p>the lack of improved infrastructure in our community, traffic calming on our periphery roads and outside our local schools, lack of litter collection and disposal points and poor grass cutting and maintenance of green screening areas in ancillary locations abounding our housing estate.</p> <p>Finally, but clearly of the greatest significance, we wish to report and ask that you address the extremely poor quality of our drinking and bathing water, which we respectively request you investigate and have an independent analysis performed, prior to the introduction of water charges. We have been independently advised that our water contains extremely high levels of lime and is therefore not recommended for human consumption, together with other toxins which are bad for general human health including our young children.</p> <p>We await your response,</p> <p>Yours sincerely,</p> <p>Cc the County Manager</p>
LPT12	Sat 09/08/2014	South Dublin	Recommends Reduce the LPT	<p>Dear Sir/ Madam,</p> <p>As a resident of South Dublin, I strongly object to any increase in the LPT. Dublin residents are already discriminated against by exorbitant house prices, due to demand.</p> <p>The LPT was set up to put money back into the community, however, as rural communities are not making as much as Dublin councils, we are now faced with subsidising these rural councils with our money. Currently the LPT is based on area, however were it to be based on square footage it would be more equitable, and all councils could the support their own areas. Why must the Dublin resident be continuously be discriminated against., I work with people whose houses are 4x mine yet I am required to pay a premium and support their communities.</p> <p>I strongly object to any increases in LPT for South Dublin and trust sense will prevail and result in a reduction of same.</p>
LPT13	Mon 11/08/2014	Knocklyon	Recommends Reduce the LPT	Re: Local Property Tax Act 2012 – Notice of Consideration

				<p>August 8th 2014</p> <p>Dear Mr. McLoughlin</p> <p>I set out herewith my position on the above tax, viz:</p> <ol style="list-style-type: none"> 1. Ability to Pay As the above matter does not take account of one's Ability to Pay, then I must object in the strongest possible terms on this basis 2. When I bought my property (Residence) on 1978, I paid something just below £27,000 Punts to include Stamp Duty. This is and remains my family residence, where I have raised my children up to adulthood. 3. Like all those who chose to BUY as opposed to RENT/Lease from the Local Authority, I have saved the govt, an awesome amount in their not having to house myself and family over these years. <p>NECESSARY RENOVATIONS have been carried out on the family home to maintain it as a home where we could live in basic comfort, notwithstanding damage due to weather and such other "slings and arrows" of misfortune.</p> <p>Both my wife and myself are in our late 60's. Unable to gain employment, we are pensioners depending on the State Old Age Pension, with not a sign of any increase based either on CPI or even equality itself, to see us through our retirement. The only thing increasing is the cost of living index, mentioned above. This is crucial to people like ourselves, who are now facing into an unsure but cold winter, without any ease or even promise, of relief.</p> <p>We need positive solutions to our situation. Please see fit to either abolish/reduce the Property Tax, which we have paid and continue to pay, together with the Household Charge – also paid by us.</p> <p>Looking forward to an equitable reply,</p>
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LPT14	Wed 13/08/2014	Rathfarnham	Concerned that reduction will lead to Rates increase	<p>Dear Mr McLoughlin,</p> <p>As a business person and a South Dublin County resident, I would like to register my concerns in advance of the Council's decision on a 15% adjustment to the Local Property Tax.</p> <p>I am concerned that a decision to cut the rate of the Local Property Tax by South Dublin County Council (SDCC) could drive up commercial rates for businesses such as mine.</p> <p>Commercial rates already account for well over half of SDCC's income. The reliance on businesses to fund SDCC has steadily grown as central government funding has decreased.</p> <p>It is not clear to me that SDCC will make up for the income lost through a property tax cut by ensuring cost savings in other areas. If SDCC agrees to cut the Local Property Tax in September, it could find that Central Government has withdrawn more local authority funding in its October Budget announcement. This would leave a greater savings gap than anticipated, and I am concerned that commercial rates would be seen as the only way to raise more income easily.</p> <p>Commercial rates represent one of the largest fixed costs to small businesses. Any rise in the cost of doing business threatens local business and local jobs in South Dublin County.</p> <p>I trust you will take these issues into account when making your decision on the local adjustment factor.</p> <p>Kind regards,</p>
LPT15	Thu 14/08/2014	Firhouse	Recommends Full 15% reduction	<p>FAO Elected Members South Dublin Co Council</p> <p>As a result of the increase in stealth taxes the latest being water charges, we find ourselves in the position that we will not be able to pay the water charges. We need some relief and we feel SDCC should give people relief by reducing the property tax by 15%, particularly in lieu of the fact that SDCC do not need to budget for expenditure in the upkeep of water services.</p>

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LPT16	Thu 14/08/2014	Templeogue	Recommends Full 15% reduction	<p>I live at Templeogue. I am a Public Sector pensioner. For the reasons outlined below I want to advance the view that the LPT rate should be reduced by the maximum, 15%, when SDCC consider the matter in Sept.</p> <p>My pension has been significantly reduced as a result of the fiscal hiatus. My outgoings have increased in an alarming and progressive way. My private health insurance has risen significantly in recent years at the same time as the tax credit for it has been halved. Following on the introduction of Bin Charges I now have to pay LPT and shortly will face Water Charges.</p> <p>My wife and I have no income other than my pension and feel increasingly under financial pressure as a result of a raft of State- imposed charges which cannot be avoided or mitigated in any way. Thank you for your consideration of this matter.</p>
LPT17	Thu 14/08/2014	Templeogue	Recommends Full 15% reduction	<p>Please consider reducing the basic rate by 15%.</p> <p>There has been a significant increase in the cost of living with local property tax, child care, reduced tax benefits on private health care, soon to be implemented water charges, increase of VAT to 23%, etc.</p> <p>Please reduce costs by 15%.</p>
LPT18	Wed 20/08/2014	Palmerstown	Recommends Reduce the LPT	<p>Both of us receive a State Pension. <u>Reduced</u>. We are finding it very hard to pay bills etc. so we think it should be <u>REDUCED. LPT</u>.</p>

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LPT19	Thu 21/08/2014	Tallaght	Recommends Full 15% reduction	<p>Dear Sir,</p> <p>I refer to your request for feedback with respect to the local property tax adjustment due in January.</p> <p>I would like to ask the council to apply the maximum reduction possible of 15% so as to give the hard pressed residents of the county, a break.</p> <p>In asking this I hope you will bear in mind;</p> <p>We often hear in the media about a two stage housing recovery where prices in Dublin are rising faster than elsewhere. This means that going forward as more properties are developed and more properties change hands, the funds generated from the Local Property Tax will automatically increase.</p> <p>If the county generates significant volumes of cash from the Local Property Tax, then the government could decide that they will reduce the central government funding to the council. I know residents wouldn't like to think that they are paying more in tax and the council not having more to spend on services to them. Please remember in recent elections the electorate has gotten more used to venting their dissatisfaction.</p> <p>Since the introduction, we in Carrigmore Estate on Fortunestown Lane have not had our park completed, we have not had our estate taken in hand and now are being threatened with a drive through fast food joint. Clearly the tax paid to date hasn't had a positive impact with respect to these items.</p> <p>With waste charges, LPT, USC, increased PRSI and now water taxes, to say nothing of increased mortgage rates and insurance premiums, people have no more to give to bail out fail financial polices of the government and banks. Someone has to stand up for the "ordinary man in the street" and say enough is enough. Reducing the LPT would show that our concillors are that someone.</p>
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LPT20	Tue 26/08/2014	not stated	Recommends Full 15% reduction	<p>To whom it concerns,</p> <p>I would like to see this unjust tax abolished altogether or else see it reduced by 15% every year until it is no more. The only people who would be against a reduction are those into property speculation. The vast amount of people have no intention from moving from their present property. And have no interest in a property bubble as they intend or may have no choice but to stay where they are. We had no choice but to pay this tax and it is being deducted from my pension. We have had to make cutbacks to our heating and electricity use to pay this tax and fortunately the winters since 2010 have not been as severe, but who knows what coming winters will be like. We have also cut back on social outgoings and after a lifetime of work and paying my taxes i naively expected things would be better in this modern age. I agree with a property tax in principle but not on the family home and i believe this was also the policy of the present Taoiseach and Govt before the last general election. We would like to know where is the information on the spending of the LPT monies for each council area and the details of what it was spent on. Was it all used to set up the latest con that is Irish Water? In other EU Countries eg France the taxpayers receive information on every detail of the spending of their property taxes. It appears openness and transparency has not yet arrived here despite all the rhetoric. And i was only made aware very recently by a colleague that you could make this LPT submission. It comes to mind the saying about mushrooms" Keep them in the dark and feed them Bullshit". In conclusion we are appealing to all the councillor's to reduce this tax by 15% when the time comes to do so.</p> <p>Regards,</p>
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LPT21	Tue 26/08/2014	Tallaght	Recommends Reduce the LPT	Dear Manager, I welcome The Finance (Local Property Tax) Act 2012 (as amended), which makes specific provision that elected members of a local authority may pass a formal resolution to vary the basic rate of the Local Property Tax for their administrative area by a percentage known as the local adjustment factor. At the meeting set by South Dublin County Council to consider this matter, the members may set a local adjustment factor within the range of +/- 15% of the basic rate, or, may decide not to adjust the basic rate. In this regard I wish to record my wish that this adjustment should be set at -15% of the basic rate. I feel that this Property Tax is a very unfair tax due to the fact that taxes in the past number of years have been increased considerably and therefore I request that when making your decision that you take my request into consideration. Yours Sincerely
LPT22	Tue 26/08/2014	Lucan	Recommends Full 15% reduction	Dear Sirs, I would like to support the reduction of the LPT in my local area - Lucan. Households are under continuing pressure to find spare cash at every juncture - and coming up - there is the water charges. With no increase in wages - and continued decreases via Employer reductions in gross pay and all of the government Stealth Taxes - where exactly do you expect people to find enough money to live on??? Decrease the LPT by the maximum amount possible - 15%!!! Yours,
LPT23	Tue 26/08/2014	Clondalkin	Recommends Reduce the LPT	Dear Sir/Madam I wish to support the reduction of the Property Tax. With the pending water tax for 2015, quite frankly I don't know where the money will come from
LPT24	Thu 28/08/2014	not stated	Inconclusive	Hi Dcu@sdblincoco.ie Varying the basic rate depends on many factors including, A. Are we [the public] getting value for money. B. How has SDCC been streamlined on delivery as an effective council in comparison with international best practice.

				<p>C. Varying the rate does not spread the load evenly.</p> <p>I respect the need for service charges even though it is a double tax .</p> <p>However, a huge amount of people are hurting with all the cuts that have been dished out since 2008. Along with the cuts, prices have been going up and up all the time on basic services eg gas, electric,transport, food etc.Now with water charges coming in shortly there is absolutely nothing left to give .There was nothing left before this anyway.This will mean food etc being more unaffordable leading to health problems which will put more strain on hospitals doctors etc.</p> <p>[law of diminishing returns]</p> <p>All Charges have to be based on ability to pay [social welfare recipients are at the bottom of the pile] There are plenty of people and companies on big big salaries profits etc. well capable of paying more for services etc.</p> <p>Why not give a bigger allowance of services etc. to people on lower wages,social welfare etc.to balance it out a little better .This is one way to help .</p> <p>A country and its people are being destroyed before our eyes .You can help alleviate this before it is too late.[its already too late for some people]</p> <p>I leave this in your capable hands,</p>
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This report is submitted for consideration by the Members in accordance with Section 20 of the Finance (Local Property) Tax Act 2012 and Paragraph 8, Part 4, of the Local property Tax (Local Adjustment Factor) Regulations 2014

Under Section 21 of the Act a Local Authority that has varied the basic rate of the LPT must inform the Revenue Commissioners of that decision not later than the 30th of September in the year prior to which the LPT variation takes effect & Article 9, Part 5, of the Local Property Tax (Local Adjustment Factor) Regulations 2014 requires that notification of a variation must also be received by the Minister For Environment Community & Local Government not later than that date. To comply with those requirements the adoption of the resolution by a Local Authority varying the basic rate of the LPT must be made prior to that date of 30th September.

As provided for in Article 8 of the Local Property Tax (Local Adjustment Factor) Regulations 2014 the varied rate of Local Property Tax applies for a period of year from the next local property tax liability date i.e. from 1/11/2014 to 30/10/2015 after which time the rate of LPT reverts back to the initial (basic) rate as defined in the 2012 Act.

Daniel McLoughlin
Chief Executive
15/9/2014