

**COMHAIRLE CONTAE ÁTHA CLIATH THEAS**

**SOUTH DUBLIN COUNTY COUNCIL**



**MEETING OF SOUTH DUBLIN COUNTY COUNCIL**

**MONDAY, 14 JULY 2025**

**HEADED ITEM NO. 11**

**Consideration of Variation of Basic Rate of Local Property Tax**

**Introduction**

The Local Property Tax (LPT) became effective from 1 July 2013 and is an annual self-assessed tax which is applied to the market value of residential properties. The charge is administered by the Revenue Commissioners and the proceeds are accounted for as exchequer funding in the national Budget. An amount equivalent to annual LPT receipts is assigned to the Local Government Fund by the Minister for Finance and distributed to local authorities by the Minister for Housing, Local Government and Heritage.

**The Finance (Local Property Tax and Other Provisions) (Amendment) Bill 2025:**

The Minister for Finance published the Heads of the Finance (Local Property Tax) (Amendment) Bill 2025 on 1 April 2025. This Bill provides for a new method of calculating LPT liabilities in advance of the new valuation period set to commence in 2026. Provisions of the bill include:

- LPT revaluation to take place on 1 November 2025
- Valuation bands will be widened by 20 per cent
- Extend valuation period from 4 to 5 years (next revaluation to take place in 2030)
- Indexation of income thresholds for deferral of LPT
- Local authorities will be able to vary LPT upwards by up to 25 per cent
- The maximum LPT can be varied downwards will remain at 15 per cent
- LPT exemption for properties damaged by defective concrete blocks will be expanded
- Subject to a data protection impact assessment, eircodes will become a mandatory field in LPT returns.

The bill concluded in the Houses of the Oireachtas on 1 July and the legislation was forwarded to the President for signing. The existing and proposed bands & charges are set out in the table below.

Band No.	2022-2025		2026-2030	
	Valuation Band	Charge	LPT Valuation Band	Charge
1	€0 – €200,000	€90	€0 – €240,000	€95
2	€200,000 – €262,500	€225	€240,001 – €315,000	€235
3	€262,501 – €350,000	€315	€315,001 – €420,000	€333
4	€350,001 – €437,500	€405	€420,001 – €525,000	€428
5	€437,501 – €525,000	€495	€525,001 – €630,000	€523
6	€525,001 – €612,500	€585	€630,001 – €735,000	€618
7	€612,501 – €700,000	€675	€735,001 – €840,000	€713
8	€700,001 – €787,500	€765	€840,001 – €945,000	€808
9	€787,501 – €875,000	€855	€945,001 – €1,050,000	€903
10	€875,001 – €962,500	€945	€1,050,001 – €1,155,000	€998
11	€962,501 – €1,050,000	€1,035	€1,155,001 – €1,260,000	€1,094
12	€1,050,001 – €1,137,500	€1,190	€1,260,001 – €1,365,000	€1,272
13	€1,137,501 – €1,225,000	€1,409	€1,365,001 – €1,470,000	€1,535
14	€1,225,001 – €1,312,000	€1,627	€1,470,001 – €1,575,000	€1,797
15	€1,312,501 – €1,400,000	€1,846	€1,575,001 – €1,680,000	€2,060
16	€1,400,001 – €1,487,500	€2,065	€1,680,001 – €1,785,000	€2,322
17	€1,487,501 – €1,575,000	€2,284	€1,785,001 – €1,890,000	€2,585
18	€1,575,001 – €1,662,500	€2,502	€1,890,001 – €1,995,000	€2,847
19	€1,662,501 – €1,750,000	€2,721	€1,995,001 – €2,100,000	€3,110
20	Charge for properties with a market value greater than €1.75 million is calculated based on actual value of the property		Charge for properties with a market value greater than €2.1 million is calculated based on actual value of the property	

### **Role of elected members in relation to setting of local adjustment factor:**

Section 20 of the Finance (Local Property Tax) Act 2012 (*as amended*) and section 8(4) of The Local Property Tax (Local Adjustment Factor) Regulations 2022 provides each local authority with the power to vary the basic rate of the Local Property Tax within its administrative area (by a maximum of plus or minus 15% of the basic rate).

The Local Property Tax (Local Adjustment Factor) Regulations 2022, require that before determining whether to pass a resolution to vary the basic rate of LPT, there are certain matters to which the local authority must have regard including:

- 1. Estimation of income and expenditure**
- 2. Financial position of the local authority**
- 3. Estimation of financial effect**
- 4. Public consultation**

Reports are presented below for each of these matters.

It is important to note that the elected members can set a local adjustment factor for a period of their choosing as the regulations no longer refers to yearly decisions but instead

to “a period as specified in the resolution”. However, it is recommended that such a period should not exceed the lifetime of the present council. The 15% reduction to the basic rate of LPT, passed by the Members on 14 October 2024, applied for the period 1 November 2024 (liability date) to 31 October 2025. The rate reverts to the basic rate at the 1 November 2025, i.e., the pre-adjusted rate, and the elected members must now consider whether to reduce the basic rate, leave it unaltered or increase it, with effect from 1 November 2025.

### **1. Estimation of Income and Expenditure**

#### **Local Property Tax Income Allocation 2025:**

In 2025 100% of LPT income collected was retained locally unlike previous years when 20% was paid into an equalisation fund to ensure no local authority was worse off from local retention of LPT compared to general purpose grant allocations in 2014. Of the 100% retained locally (€37m) an amount of €17.2m was allocated as discretionary funding with the proviso that the cost of any local variation of the basic rate of LPT must be funded from this element of the allocation. A decision was taken by the council to reduce LPT by 15% at a meeting of the council held on 14 October 2024. The cost of funding this reduction amounted to €5.5m, thereby reducing the discretionary element of the allocation to €11.7m.

The LPT baseline allocation for 2025 was €8,926,059, which had increased from €3,856,262 in 2024. The remainder of the allocation, amounting to €19.7m, was assigned by the Department of Housing, Local Government and Heritage to fund some housing and roads services and housing capital projects.

<b>Analysis of Local Property Tax Allocation 2025</b>	
LPT allocation (100%)	€37,049,775
<b>Less:</b> LPT income loss (-15% variation)	<b>-€5,557,467</b>
<b><u>Post variation allocation 2025</u></b>	<b><u>€31,492,308</u></b>
Assigned to :	
Discretionary 2025 expenditure (revenue)*	€11,704,792
Local roads maintenance & improvement (revenue)	€2,886,859
<u>AHB loan repayments (revenue)</u>	<u>€6,900,657</u>
Total assigned to Revenue Budget	€21,492,308
<u>Housing projects (capital)</u>	<u>€10,000,000</u>
<b><u>Post variation allocation 2025</u></b>	<b><u>€31,492,308</u></b>
*€8,926,059 (baseline) + €2,778,733 (post-variation discretionary income)	

**Local Property Tax Income Allocation 2026:**

Department of Housing, Local Government and Heritage circular Fin 09/2025 dated 2 July advised that the council's provisional LPT allocation for 2026 is €40,331,285, pending any decision to locally vary the basic rate, and that this income will be allocated as follows:

- (a) An amount of €11,426,059 is allocated as the 2026 baseline LPT figure. Under the LPT model every local authority receives a minimum amount of funding known as the baseline. The baselines were reviewed by the Department in 2025 and SDCC's baseline increased from €8,926,059 to €11,426,059 (an increase of €2,500,000)
- (b) 31% of the 2026 LPT income collection, amounting to €12,502,698, is provided for discretionary use by the council, increased from 22.5% in previous years. This is the element of LPT income which will reduce or increase if the council decide to vary the basic rate of the LPT. 22.5% (€9,074,540) of this 31% allocation is available as discretionary income to fund enhanced or additional services and facilities with the additional 8.5%, circa €3.4 million, to be used for "urban regeneration activities".
- (c) The balance of €16,402,528 will be allocated by the DHLGH to fund social housing and roads services.

Analysis of Local Property Tax Allocation 2026	
Baseline allocation	€11,426,059
Discretionary income (31% of anticipated income)	€12,502,698
To self-fund housing& roads projects/services	€16,402,528
<b>Total LPT allocation 2026</b>	<b>€40,331,285</b>

The following table sets out details of the council's LPT allocation 2026 compared with that for 2025 before any decision is taken on the local adjustment factor:

SDCC Provisional LPT Allocation			
	2026	2025	Change
<b>Projected Gross LPT Income for County</b>	<b>€40,331,285</b>	<b>€37,049,775</b>	<b>€3,281,510</b>
Allocated as follows:			
Assigned for discretionary purposes - including variation of basic rate	€12,502,698	€8,336,199	€4,166,499
Baseline allocation	€11,426,059	€8,926,059	€2,500,000
Balance to fund housing & roads projects/services	€16,402,528	€19,787,517	-€3,384,989
<b>LPT allocation</b>	<b>€40,331,285</b>	<b>€37,049,775</b>	<b>€3,281,510</b>
Cost of variation if 15% reduction is applied	€6,049,693	€5,557,466	€492,227
Discretionary allocation if 15% reduction is applied	€6,453,005	€2,778,733	€3,674,273

**Cost/gain from varying basic rate of LPT:**

The estimated LPT collection in the South Dublin County administrative area in 2026 is €40,331,285 and the cost or gain from each 1% reduction or increase to the basic rate equals €403,313. As per the table below this means that a decision to apply the maximum reduction of 15% will result in an available funding deficit of €6,049,693, while the impact of varying the decision by 1%, 2.5%, 5%, 7.5%, 10% and 12.5% are also shown:

Projected % Impact of Variation of LPT Rate 2026							
Variation	±1%	±2.5%	±5%	±7.5%	±10%	±12.5%	±15%
€	€403,313	€1,008,282	€2,016,564	€3,024,846	€4,033,129	€5,041,411	€6,049,693

Any reduction to the basic rate of LPT will be funded from the discretionary element of the council's LPT allocation, e.g. if the maximum 15% reduction is applied then the discretionary amount of LPT funding available to the council for 2026 will reduce from €12,502,698 to €6,453,005. Conversely, any increase to the basic rate will be added to the discretionary element of LPT e.g. if the maximum increase is applied, the discretionary element of the LPT funding available will increase to €18,552,391.

**Preparation of Budget 2026:**

The 2026 budget is being progressing on an ongoing basis with input from the Corporate Policy Group (CPG), elected members and the chief executive at various stages of the process. The Local Government Act 2001 (as amended), the Local Government (Financial and Audit Procedures) Regulations 2014 and the Local Government (Financial and Audit Procedures) (Amendment) Regulations provides for the outline budget strategy to be prepared in consultation with the CPG and for preliminary estimates of capital and revenue income and expenditure be submitted to DHLGH by mid-September 2025.

The LPT position was discussed with the elected members at the Organisation Procedure and Finance Committee meeting held on 22 May. The CPG discussed the 2026 Budget strategy, including potential variation of LPT, on 3 June and on 7 July. The CPG confirmed the basic assumptions and the broad parameters for Budget 2026 based on the information available at the time of these meetings while further details are awaited about the impact of the national budget on other aspects of the council's income and expenditure for 2026.

**National Budget:**

The estimated income and expenditure for 2026 is based on the assumption that state grants and subsidies will be continued at 2025 levels adjusted to projected and known activity changes for 2026 (e.g. Payment & Availability scheme etc.). An adjustment has also been made to account for the funding of some housing and road grants from LPT. It should be noted that adjustments may also apply to schemes for which grants and subsidies are currently allocated to the council as “the specific detail of the level of Central Voted grants funding to be provided to local authorities is a matter that will be considered, as normal, as part of the Estimates process.” The date for the National Budget 2026 has not yet been officially set but it is expected to be announced for October.

**Key dates:**

The Revenue Commissioners and the Minister for Housing, Local Government and Heritage must be notified by **31 August 2025** if the council decides to vary the basic rate of the LPT for 2026. In addition, a preliminary estimation of Revenue and Capital Income and Expenditure 2026 will be submitted to the DHLGH by **mid-September 2025** to meet EU budgetary timelines while consultation with the CPG on 2026 budget strategy, and relevant parameters and content, will continue on an ongoing basis. The 2026 national budget will be presented to Dáil Éireann in October and we await details from the DHLGH and other funding bodies who contribute funds for specific operational and capital programmes.

The 2026 Budget meeting for South Dublin County Council must be scheduled within the prescribed period, expected to be from 2 November 2025 and 30 November 2025. Once commenced the meeting can be adjourned for up to 14 days from the date of the initial meeting (hence Budget 2026 must be adopted by 13 December). As the South Dublin County Council budget meeting is scheduled for **Thursday 13 November 2025** the budget must be adopted by **Wednesday 26 November 2025** at the latest.

**Basis of preparation of report on income and expenditure:**

This report is being prepared as the council’s budget process for 2026 has just commenced and many potential costs have yet to be finalised including:

1. the cost of fire service
2. the provision required for regional homeless services
3. the income and expenditures associated with Uisce Éireann
4. income and expenditure impacts of national budget decisions

5. impacts of inflation and other economic factors, noting that general inflation is trending around 2% but noting that many components required by the council to provide services have inflation rates well in excess of this
6. Input and proposals from elected members in pre-budget consultations

The report on income and expenditure is based on the current year's budget adjusted to take account of changes affecting LPT income and some other preliminary anticipated changes impacting grants, subsidies, and activities. Preliminary work has commenced to project payroll and loan charges for 2026 and to examine any major changes to work programmes for 2026. This work will continue for all other expenditure and income provisions in the context of the budget strategy as the draft budget is developed up to November, allowing for greater certainty in relation to anticipated changes in activity levels and other grant allocations.

The table below sets out the estimation of 2026 income and expenditure for the council and is prepared in accordance with the format prescribed in Schedule 1 of the Local Property Tax (Local Adjustment Factor) Regulations 2022.

Estimation of 2026 Income & Expenditure for LPT Variation Decision		
	Budget 2025	Draft Budget 2026
<b>Income</b>		
Commercial Rates	-153,170,200	-158,770,500
Local Property Tax	-11,704,800	-23,928,757
Grants and Subsidies	-157,317,000	-171,142,900
Other Income	-69,750,200	-73,347,200
<b>Total Income</b>	<b>-391,942,200</b>	<b>-427,189,357</b>
<b>Expenditure</b>		
Payroll Expenses	101,908,800	108,297,800
Loan Interest and Principal Paid	10,688,400	10,468,900
Social benefits (transfer to households)	109,206,700	117,209,400
Capital Grants Paid	8,264,200	8,755,000
Other Expenditure	161,874,100	182,458,257
<b>Total Expenditure</b>	<b>391,942,200</b>	<b>427,189,357</b>
*2026 LPT income is based on 2025 revenue allocation with no reduction in basic LPT rate for 2026. Any decision to vary LPT will be reflected in a corresponding change in 'Other Expenditure'.		

## 2. Financial Position of the local authority

The table below sets out the financial position of the council in the format required in the Local Property Tax (Local Adjustment Factor) Regulations 2022 and is based on the financial position as at 31 March 2025:

Financial Position of South Dublin County Council at 31/03/2025	
<b>ASSETS</b>	
Current Assets	€767,273,909
General Revenue Reserve	€ 22,614,954
Loans receivable	€359,334,375
<b>LIABILITIES</b>	
Current Liabilities	€227,625,352
General Revenue Reserve (if Deficit)	
<i>Loans Payable</i>	
Voluntary housing/mortgage loans	€ 98,832,587
Non-mortgage loans	€ 32,780,571
<b>INDICATORS</b>	
Ratio of loans payable to revenue income	35%
Ratio of current assets to current liabilities	3.3:1

### Key Indicators:

#### Ratio of loans payable to revenue income: 35%

This ratio (otherwise known as the gearing ratio) reflects the council's ability to repay its loans with its revenue income and falls within an acceptable range.

#### Ratio of current assets to current liabilities: 3.3:1

This ratio (also known as the liquidity ratio) reflects the council's ability to pay its current liabilities and falls within the recommended range.

Both of these indicators reflect the council's stable current financial position.

### Current Assets:

The council's current assets predominantly comprise our debtors, prepayments and bank assets. These are important from a liquidity position and illustrate the strong financial position that the council is currently in.

Current assets @ 31/03/2025	€m
Trade debtors & prepayments (net of provisions)	267.30
Cash & bank	499.90
Due within 1 year	3.20
Total	770.40



**Current liabilities:**

The council's principal current liabilities are our creditors and accruals. These liabilities are not significant in the context of the council's liquidity position.

<b>Current liabilities @ 31/03/2025</b>	<b>€m</b>
Creditors & accruals	68.1
Commercial rates deferred 2025	115.7
Deferred income	27.1
Due within 1 year	16.7
<b>Total</b>	<b>227.6</b>

**General Revenue Reserve:**

The general revenue reserve reflects the cumulative revenue account surplus or deficit. The council is presently in surplus from revenue account operations over an extended period. (A deficit on the revenue account balance would indicate that the council had incurred more expenditure than income earned over a previous period which, if not addressed, would lead to cash flow challenges that would hinder future operations).

At 31 March 2025, the council had a general reserve of €22.6m, which includes a €10.2m surplus for the period up 31 March 2025 plus the revenue reserve of €12.4m reported in the balance sheet to 31 December 2024. It should be noted that the surplus up to 31 March does not take account of the seasonal nature of operations & services and is not indicative of the likely year end outturn.

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 (GGB). 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.

**3. Estimation of financial effect**

The Finance (Local Property Tax and other Provisions) (Amendment) Bill 2025 introduces a new structure for LPT from 2026 onwards. LPT for the years 2026 to 2030 will be based on property values on 1 November 2025. Residential properties are valued for LPT purposes, by their owners under self-assessment, into one of twenty valuation bands.

The most recent information available from the Revenue Commissioners in relation to property valuation bands in the South Dublin administrative area was issued in February 2025. It indicates that 59.7% of properties registered to the South Dublin administrative area are in valuation bands one to three with property values of up to €350,000. Under the new structure it is estimated that 96% of properties in the state will remain within their existing band. Therefore, it is anticipated under the new valuation bands approximately 59.7% of properties registered to the South Dublin administrative will have property values of up to €420,000.

Band No.	LPT Valuation Band	% of Households	New LPT Valuation Bands
1	€0-€200,000	18.9%	€0 - €240,000
2	€200,001-€262,500	14.5%	€240,000 - €315,000
3	€262,501-€350,000	26.3%	€315,001 - €420,000
4	€350,001-€437,500	17.9%	€420,001 - €525,000
5	€437,501-€525,000	9.4%	€525,001 - €630,000
6	€525,001-€612,500	5.9%	€630,001 - €735,000
7	€612,501-€700,000	3.6%	€735,001 - €840,000
8	€700,001-€787,500	1.5%	€840,001 - €945,000
9	€787,501-€875,000	0.8%	€945,001 - €1,050,000
10	€875,001-€962,500	0.4%	€1,050,001 - €1,155,000
11	€962,501-€1,050,000	0.2%	€1,115,001 - €1,260,000
12	€1,050,001-€1,137,500	0.1%	€1,260,001 - €1,365,000
13	€1,137,501-€1,225,000	0.1%	€1,365,001 - €1,470,000
14	€1,225,001-€1,312,500	0.1%	€1,470,001 - €1,575,000
15	€1,312,501-€1,400,000	0.1%	€1,575,001 - €1,680,000
16	€1,400,001-€1,487,500		€1,680,001 - €1,785,000
17	€1,487,501-€1,575,000		€1,785,001 - €1,890,000
18	€1,575,001-€1,662,500		€1,890,001 - €1,995,000
19	€1,662,501-€1,750,000		€1,995,001 - €2,100,000
20	€1,750,000+		€2,100,000+

### **Economic impact of LPT reduction for property owners**

For 2026, it is estimated that 87% of liable persons in the county will have property prices of up to €630,000 and would pay an annual LPT charge of between €95 and €523 at the baseline rate. **A 15% reduction in LPT would mean monthly savings for these households, of between €1.17 and €6.50 per household at a cumulative loss of income to the council of €6,049,693.** While certainly not underestimating the current cost of living challenges that households are experiencing, this undoubtedly has a significant impact on the council's ability to support better quality of life for those households and to sustainably fund the provision of quality services and to support investment in the county into the future.

The tables below illustrate the impact for property owners within each valuation band of a 7.5% or 15% reduction on the new basic LPT charge per band, showing the annual and monthly charge, as well as equivalent savings:

Annual LPT Charge & Potential Savings per Household							
Valuation Bands	% of Properties	Cumulative % of Properties	Annual Charge	-7.50%		-15%	
				Amended Charge	Annual Savings	Amended Charge	Annual Savings
€0-€240,000	18.9%	18.9%	€95	€88	-€7	€81	-€14
€240,001-€315,000	14.5%	33.4%	€235	€217	-€18	€200	-€35
€315,001-€420,000	26.3%	59.7%	€333	€308	-€25	€283	-€50
€420,001-€525,000	17.9%	77.6%	€428	€396	-€32	€364	-€64
€525,001-€630,000	9.4%	87.0%	€523	€484	-€39	€445	-€78
€630,001-€735,000	5.9%	92.9%	€618	€572	-€46	€525	-€93
€735,001-€840,000	3.6%	96.5%	€713	€660	-€53	€606	-€107
€840,001-€945,000	1.5%	98.0%	€808	€747	-€61	€687	-€121
€945,001-€1,050,000	0.8%	98.8%	€903	€835	-€68	€768	-€135
€1,050,001-€1,155,000	0.4%	99.2%	€998	€923	-€75	€848	-€150
€1,155,001-€1,260,000	0.2%	99.4%	€1,094	€1,012	-€82	€930	-€164
€1,260,001-€1,365,000	0.1%	99.5%	€1,272	€1,177	-€95	€1,081	-€191
€1,365,001-€1,470,000	0.1%	99.6%	€1,535	€1,420	-€115	€1,305	-€230
€1,470,001-€1,575,000	0.1%	99.7%	€1,797	€1,662	-€135	€1,527	-€270
€1,575,001-€1,680,000	0.1%	99.8%	€2,060	€1,905	-€155	€1,751	-€309
€1,680,001-€1,785,000			€2,322	€2,148	-€174	€1,974	-€348
€1,785,001-€1,890,000			€2,585	€2,391	-€194	€2,197	-€388
€1,890,001-€1,995,000			€2,847	€2,633	-€214	€2,420	-€427
€1,995,001-€2,100,000			€3,110	€2,877	-€233	€2,643	-€467

Monthly LPT Charge & Potential Savings per Household									
Valuation Bands	% of Properties	Cumulative % of Properties	Annual Charge	Monthly Charge			Monthly Savings		
				0%	-7.50%	-15%	0%	-7.50%	-15%
€0-€240,000	18.9%	18.9%	€95	€7.92	€7.33	€6.75	-	€0.58	€1.17
€240,001-€315,000	14.5%	33.4%	€235	€19.58	€18.08	€16.67	-	€1.50	€2.92
€315,001-€420,000	26.3%	59.7%	€333	€27.75	€25.67	€23.58	-	€2.08	€4.17
€420,001-€525,000	17.9%	77.6%	€428	€35.67	€33.00	€30.33	-	€2.67	€5.33
€525,001-€630,000	9.4%	87.0%	€523	€43.58	€40.33	€37.08	-	€3.25	€6.50
€630,001-€735,000	5.9%	92.9%	€618	€51.50	€47.67	€43.75	-	€3.83	€7.75
€735,001-€840,000	3.6%	96.5%	€713	€59.42	€55.00	€50.50	-	€4.42	€8.92
€840,001-€945,000	1.5%	98.0%	€808	€67.33	€62.25	€57.25	-	€5.08	€10.08
€945,001-€1,050,000	0.8%	98.8%	€903	€75.25	€69.58	€64.00	-	€5.67	€11.25
€1,050,001-€1,155,000	0.4%	99.2%	€998	€83.17	€76.92	€70.67	-	€6.25	€12.50
€1,155,001-€1,260,000	0.2%	99.4%	€1,094	€91.17	€84.33	€77.50	-	€6.83	€13.67
€1,260,001-€1,365,000	0.1%	99.5%	€1,272	€106.00	€98.08	€90.08	-	€7.92	€15.92
€1,365,001-€1,470,000	0.1%	99.6%	€1,535	€127.92	€118.33	€108.75	-	€9.58	€19.17
€1,470,001-€1,575,000	0.1%	99.7%	€1,797	€149.75	€138.50	€127.25	-	€11.25	€22.50
€1,575,001-€1,680,000	0.1%	99.8%	€2,060	€171.67	€158.75	€145.92	-	€12.92	€25.75
€1,680,001-€1,785,000			€2,322	€193.50	€179.00	€164.50	-	€14.50	€29.00
€1,785,001-€1,890,000			€2,585	€215.42	€199.25	€183.08	-	€16.17	€32.33
€1,890,001-€1,995,000			€2,847	€237.25	€219.42	€201.67	-	€17.83	€35.58
€1,995,001-€2,100,000			€3,110	€259.17	€239.75	€220.25	-	€19.42	€38.92

**Economic impact on SDCC available discretionary funding if 2026 LPT is varied:**


The overall impact of certain adjustments to the discretionary LPT funding available to the council for 2026 is shown in the following table:

LPT 2026	Discretionary Allocation	
<b>Local Property Tax 2026</b>	<b>€40,331,285</b>	
Funding for housing & roads projects/services	-€16,402,528	
Baseline allocation	-€11,426,059	
Available for local activities & projects if no change to LPT	€12,502,698	€12,502,698
Projected cost of 5% local adjustment factor reduction	-€2,016,564	€10,486,134
Projected cost of 7.5% local adjustment factor reduction	-€3,024,846	€9,477,852
Projected cost of 10% local adjustment factor reduction	-€4,033,129	€8,469,569
Projected cost of 12.5% local adjustment factor reduction	-€5,041,411	€7,461,287
Projected cost of 15% local adjustment factor reduction	-€6,049,693	€6,453,005
Projected additional income from 5% local adjustment factor increase	€2,016,564	€14,519,262
Projected additional income from 10% local adjustment factor increase	€4,033,129	€16,535,827
Projected additional income from 15% local adjustment factor increase	€6,049,693	€18,552,391

#### 4. Public Consultation

The Local Property Tax (Local Adjustment Factor) Regulations 2022 made provision for a consultation period of at least 30 days, by a local authority with the public in its administrative area. The consultation process was initiated to facilitate members of the public to make known their views about the potential impact of varying the LPT on individuals, businesses, and local authority services.

The public consultation process commenced on 3 June 2025 with notices placed in local and national media, on the council's website and on social media including Twitter and Facebook, inviting submissions from the public with a closing date of 3 July 2025 for receipt of submissions. Online submissions could be made through the council's online consultation portal, by email or by post. A copy of the notice published is shown below:



**FÓGRA MAIDIR LE FACHTÓIR ÁITIÚIL**  
**AN CHOIGEARTAITHE A BHUNÚ DON BHLIAIN 2026**

Déanann an tAcht Airgeadais (Cáin Mhaoiné Áitiúil), 2012 (arna leasú), foráil ar leith gur féidir leis na comhaltaí tofa de chuid údaráis áitiúil rún fírmíu a rith chun bunrúta an Cháin Mhaoiné Áitiúil a athrú maidir lena limistéar riaracháin de réir céatadán ar a dtugtar fachtóir áitiúil an choigeartaíthe. Ag an gcrúinniú a reachtálann Comhairle Contae Átha Cliath Theas chun an t-ábhar seo a bhreithniú, is féidir leis na comhaltaí fachtóir áitiúil an choigeartaíthe a shocrú leistigh den raon +/- 15% den bhunrúta, nó is féidir leo a chinneadh gan son choigeartú a dhéanamh ar an mbunrúta.

Tiocfaidh Comhairle Contae Átha Cliath Theas le chéile i mí Dheireadh Iúil 2025 le haghaidh fachtóir áitiúil an choigeartaíthe a mheas le haghaidh na bliana 2026.

Cuireann Comhairle Contae Átha Cliath Theas fáilte roimh aighneachtaí ón bpobal ar an ábhar seo a chluadaíonn ar leith na héifeachtaí a d'fhéadfadh a baint le hatrú ar bhunrúta na Cánaigh Mhaoiné Áitiúil ar gnochtachtaí, ar dhacainí sonair agus ar sheirbhísí an údaráis áitiúil.

Is í tréimhse na n-aighneachtaí ná **Dé Máirt an 3ú Meitheamh 2025 go 5in Déardaoin an 3ú Iúil 2025**.

Ní mór gach aighneacht a fháil faoi **5in Déardaoin ar an 3ú Iúil 2025** agus is féidir a leithéid a dhéanamh trí shuirbhé ar líne a chríochnú ag <https://consult.sdublincoco.ie/> trína sheoladh sa ghost chuig LPT, Finance Department, Comhairle Contae Átha Cliath Theas, Halla an Chontae, Tamlacht, Baile Átha Cliath 24 nó trí ríomhphost chuig [lpt@sdublincoco.ie](mailto:lpt@sdublincoco.ie)

**Colm Ward, PríomhFheidhmeannach**  
**3ú Meitheamh 2025.**

**NOTICE OF CONSIDERATION OF SETTING**  
**A LOCAL ADJUSTMENT FACTOR FOR 2026**

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 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.

South Dublin County Council will meet in July 2025 to consider the setting of a local adjustment factor.

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.

The period of submissions is from **Tuesday 3rd June 2025 to 5pm on Thursday 3rd July 2025**.

Submissions must be received by **5 pm on Thursday 3rd July 2025** and be made by either completing an on-line survey at <https://consult.sdublincoco.ie/> by post to LPT, Finance Department, South Dublin County Council, County Hall, Tallaght, Dublin 24 or email [lpt@sdublincoco.ie](mailto:lpt@sdublincoco.ie)

**Colm Ward, Chief Executive.**  
**3rd June 2025.**

Cuirfeadh gach trácht, lena n-áirítear ainmneacha agus seoltaí iad slúd a roinn a gcuid tuairimí, faoi bhráid na Comhairle maidir le próiseas seo an chomhairleacháin mar chuid den tuairascáil a bhfuil síleamh reachtúil uirthi a chur os comhair cruinní de chuid Chomhairle Contae Átha Cliath Theas. Dá réir sin, cuirfeadh sí an áireamh iad freisin i miontuairiscí an chruinníthe sin agus beidh síad le foilsiú ar shuíomh Gréasáin na Comhairle.

All comments, including the names and addresses of those making comments, submitted to the Council in regard to this consultation process will form part of the statutory required report to be presented to a meeting of South Dublin County Council. Accordingly, they will also be included in the minutes of that meeting and consequently will appear on the Council's Website.

**Submissions Received:**

During the public consultation period, four submissions were received as follows:

Ref	Date	Method	Location	Submission
LPT01	09.06.2025	Email	Lucan	<p><b>Summary: Reduction</b></p> <p><b>Details:</b> I am a South Dublin County Council resident residing in Hillcrest, Lucan. I own my own home. My neighbourhood consists of mainly elderly individuals and young families. The elderly residents can just about survive on their pensions due to inflation. While the young families are struggling to cope with mortgage repayments and other costs eg food, heat. I am <b>requesting that you either reduce or freeze the property tax at its current rate</b>. Citizens cannot afford any further increases in the cost of living</p>
LPT02	09.06.2025	Email	Unknown	<p><b>Summary: Increase by 15%</b></p> <p><b>Details:</b> The LPT should be increased by the full 15% so that SDCC has more money to hire clean up, maintenance and bin staff.</p>
LPT03	19.06.25	Portal	Clondalkin	<p><b>Summary: Reduction (no increase)</b></p> <p><b>Details:</b> As the cost of living is still increasing week by week and salaries or state pension are not we are finding it more and more difficult to manage and my husband who is 68 this year cannot afford to retire. <b>So any increase in property tax would impact us greatly.</b></p>
LPT04	30.06.25	Portal	Whitestown	<p><b>Summary: Increase</b></p> <p><b>Details:</b> South Dublin Chamber as business representative body for South Dublin County <b>believes it is important to increase our Local Property Tax (LPT)</b>. Local property tax can play a vital role in the further development of our county, and we outline below some of the ways we see this can happen.</p> <p>1. Increased Revenue for Local Services. Raising the LPT provides more funding for South Dublin County Council, which can be invested in:</p> <ul style="list-style-type: none"> <li>• Public housing maintenance and development</li> <li>• Parks, recreation areas, and green spaces (e.g., Tymon Park, Dodder Valley)</li> <li>• Local road and footpath repairs</li> <li>• Community and youth services</li> <li>• Waste management and street cleaning</li> <li>• Library services and cultural programs</li> </ul> <p>2. Less Reliance on Central Government Grants. With higher LPT revenue:</p> <ul style="list-style-type: none"> <li>• The council becomes more financially autonomous</li> <li>• There's more flexibility in tailoring services to local needs without waiting for national funding decisions</li> <li>• It supports fiscal decentralization, a key goal in strengthening local governance</li> </ul> <p>3. More Equitable Local Investment: South Dublin has a relatively high property value base, meaning:</p> <ul style="list-style-type: none"> <li>• Even modest LPT increases can raise substantial funds</li> <li>• The burden is more progressive, especially with exemptions for lower-income households</li> <li>• Funds can be used to address inequality—e.g., more social housing or improved public services in disadvantaged areas.</li> </ul>

Ref	Date	Method	Location	Submission
				<p>4. Climate and Infrastructure Improvements Higher LPT can fund:</p> <ul style="list-style-type: none"> <li>• Active travel infrastructure (cycling lanes, footpaths)</li> <li>• Energy retrofitting programs for local authority housing</li> <li>• Flood mitigation projects (important near Dodder/Liffey catchments)</li> <li>• Public transport link upgrades (supporting Bus Connects, LUAS expansion)</li> </ul> <p>5. Enhanced Local Planning Capacity. South Dublin is under pressure from:</p> <ul style="list-style-type: none"> <li>• Rapid population growth (e.g., Lucan, Adamstown)</li> <li>• Demand for housing and schools</li> <li>• Development pressure on greenbelt areas</li> </ul> <p>Increased LPT allows the council to:</p> <ul style="list-style-type: none"> <li>• Hire more planners, engineers, and housing officers</li> <li>• Deliver faster and better planning and zoning services</li> <li>• Implement Local Area Plans (LAPs) and the County Development Plan more effectively</li> </ul> <p>6. Better Service for a Growing Population. As areas like Citywest, Clondalkin, and Tallaght expand, so too does demand for:</p> <ul style="list-style-type: none"> <li>• Local policing supports (joint initiatives)</li> <li>• Youth and sports facilities</li> <li>• Public health and wellness amenities</li> </ul> <p>LPT increases help the council meet these growing demands without cutting other services.</p> <p>7. Long-Term Fiscal Sustainability. Over-reliance on national funds makes councils vulnerable to central cuts. LPT:</p> <ul style="list-style-type: none"> <li>• Is predictable and stable</li> <li>• Grows with property values</li> <li>• Encourages long-term financial planning</li> </ul>

This report is submitted for consideration by the elected members in accordance with Section 20 of the Finance (Local Property) Tax Act 2012 as amended and the Local Property Tax (Local Adjustment Factor) Regulations 2022. 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 31 August in the year prior to which the LPT variation takes effect. Article 9, Part 4, of the Local Property Tax (Local Adjustment Factor) Regulations 2022 also requires that notification of a variation must be received by the Minister for Housing, Local Government & Heritage 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 31 August 2025.

As provided in the previous Local Property Tax (Local Adjustment Factor) Regulations, the varied rate of LPT applies for a period as specified in the resolution after which time the rate of LPT reverts to the initial (basic) rate as defined in the 2012 Act. The next local property liability period is from 1 November 2025 and a copy of Circular Fin 09/2025 is attached setting out the LPT allocation for SDCC.

In considering the determination of the local adjustment factor elected members are asked to consider the contents of this report, including the public submissions, together with the need to continue and enhance levels of service provision in the county to meet the needs of increasing numbers of citizens. The ongoing demands on the council's revenue budget to meet our corporate objectives both for service delivery and to maximise social investment opportunities are reflected in increasing requirements for road and footpath maintenance, tree management, litter management, public realm improvements and community supports as well maintaining our expanding housing stock along with leasing and inspecting private rented accommodation. In addition, our ambitious and expanding capital programme which has delivered significant infrastructure as well as new and upgraded facilities including for libraries, parks, community centres, playgrounds and sports also places considerable pressure on our finances to meet the operational costs associated with maintaining these to a high standard.

It should also be noted that there are vulnerabilities on the income side regarding ongoing receipt of central government funding and supports including recoupment of costs for new wage agreements along with impacts on the rate base from both domestic impacts and global economic conditions.

Despite continued minimum LPT funding in recent years we have managed to continue to deliver budgets that both meet the increasing demands on service levels from a growing county that has seen major investment in new parks, community centres, infrastructure and housing as well as supporting a significant range of capital projects and locally identified priorities but this position is not sustainable on an ongoing basis. It is essential that our financial strategies support meeting the increasing financial demands that we face in a way that sustainably ensures that our service provision and investment in the county continues to meet the needs and expectations of our citizens.

As outlined above, a 15% decrease in the LPT local adjustment factor for 2026 will remove €6,049,693 of potential funding from our budget and will therefore reduce our ability to provide additional services while also significantly impacting on our ability to fund any priority requirements identified by councillors.

Available LPT funding will be primarily targeted at enhanced services and urban regeneration to provide improved liveability for the increasing population of the county,



including recruiting additional staff to maintain new infrastructure, facilities and amenities. Transfers to capital proposed by the executive in the 2026 budget will support projects aligned to our capital programme and relevant strategies including the County Development Plan, Local Economic & Community Plan, Climate Action Plan, Tourism Strategy, etc. Additional commercial rates income can be used for business supports, town centres, evening time economy initiatives and other measures under our new economic strategy while any extra differential rents income will be solely be used for tenants' benefit by supporting increased investment in our housing stock through an expanded planned maintenance programme as well as funding new estate management initiatives.

The LPT decision variation can deliver significant additional resources for the 2026 budget, and I will ensure that any extra funds available from that decision are directed to meet local priorities signalled by councillors including:

- additional service requirements identified in pre-budget discussions
- selected local projects/works/programmes/events identified by councillors (e.g. public realm improvements, sports facilities, district enhancements - with matched funding from revenue provisions if necessary)
- discretionary priorities for councillors/electoral wards/area committees (through a mechanism to be agreed by and overseen by OP&F).

### **Recommendation:**

In the coming months as we prepare the budget, we will further evaluate potential financial scenarios for the year ahead and, working with the CPG, I intend to present a budget which reflects input from the elected members and builds on the trajectory of recent years of enhanced service provision and supporting the further development of the county. The budget to be presented in November will endeavour to respond to our key challenges including housing and climate change as well as the growing need for additional services and resources to ensure that we meet the needs and ambitions of the people of South Dublin, but this requires the assistance of the elected members in securing the additional resources necessary to do so.

Accordingly, **I strong advise the council to utilise your powers to support the budget strategy outlined above by providing meaningful additional resources from LPT** to meet the needs identified by elected members, and your electorate for budget 2026 and



beyond. This will support service enhancements and recruitment to maintain and improve the county and its infrastructure, facilities and amenities while also sustainably broadening the council's income base and creating a direct link between LPT discretionary funding and local priorities.

**Colm Ward**

**Chief Executive**

8 July 2025