

Local Property Tax

Public Consultation on Setting Local Adjustment Factor for 2026

Frequently Asked Questions

What is the Local Property Tax (LPT)?

Local Property Tax (LPT) is a tax payable on the market value of residential property.

What is residential property for the purposes of LPT?

A residential property, in this context, means any building or structure (or part of a building) which is used as, or is suitable for use as, a dwelling and includes any shed, outhouse, garage or other building or structure and includes grounds of up to one acre. The LPT does not apply to development sites or farmland.

When did the LPT come into effect?

The charge came into effect on the 1st July 2013. A half-year payment was due in 2013, with a full-year payment due from 2014 onwards.

Who is responsible for collecting the tax?

The LPT is collected by the Revenue Commissioners. The Revenue Commissioners offer a range of methods for paying the tax. Further details on Local Property Tax are available on their website at <http://www.revenue.ie/en/tax/lpt/>

Who is liable to pay the LPT?

All owners of residential property, including rental properties, are liable to pay the tax. The following groups are also liable for LPT:

- People who have a long-term lease (20 years or more)
- People with a life interest or long-term right of residence (life or more than 20 years) in a residential property
- Local authorities or social housing organisations
- A person acting as a personal representative for a deceased owner (for example, as an executor/administrator of an estate). Trustees or beneficiaries are jointly liable where a residential property is held in trust.

How is your property valued?

The tax is based on the *chargeable value* of a residential property on the *valuation date*. The chargeable value is defined as the market value that the property could reasonably be expected to fetch in sale on the open market on the valuation date.

The valuation date for the LPT is 1 November 2025. The valuation of your property on this date will apply for the four-year period from 2026 to 2029.

How is the LPT charge assessed?

Local Property Tax is charged according to the valuation band that applies to a property. Each band has a corresponding basic rate of LPT for the valuation period 2026 to 2029. The LPT charge for properties with a market value greater than €1.75 million is calculated from the valuation of the property rather than from a valuation band.

What is the Local Adjustment Factor?

The Elected Members can decide to vary or not to vary the basic rate of the Local Property Tax within its own administrative area by a maximum of 15% of the basic rate. This adjustment will apply from the next Local Property Tax liability date (1st November). This means that Fingal County Council can either increase or decrease the rate of Local Property Tax by up to 15% or, leave it unaltered. The adjustment to the basic rate is known as the Local Adjustment Factor.

What primary legislation gives local authorities the power to vary LPT rates in their local area?

Section 20 of the Finance (Local Property Tax) Act 2012, as amended, outlines the power of elected members to vary the basic rates of LPT in their local area. Extract below:

Power of elected members of local authority to vary basic rates. *Section 20(2)*

Where the passing of such a resolution is a reserved function (within the meaning of the Local Government Act 2001, as amended by the Local Government Reform Act 2014) of a local authority, a local authority may pass a resolution that the basic rate should, for a period specified in the resolution and with effect from the date specified in *section 21(2)* (inserted by the Finance (Local Property Tax) (Amendment) Act 2013), stand varied (either upwards or downwards) by a specified percentage in respect of relevant residential properties situated in the local authority's functional area.

Can local authorities make a local variation decision for more than one year?

Yes, the Local Property Tax (Local Adjustment Factor) Regulations 2022, allow for a local variation decision to apply for a period beyond one year.

The LA follows the process as outlined in Regulations and Guidance i.e. full consultation with public, report prepared for elected members, resolution passed, and relevant parties notified. For example, the LA may decide to apply an upward variation decision of 10% for three years without having to revisit the matter again until the three years have passed. Each year, as a procedural matter, the LA is requested to confirm the applicable local variation rate with the Revenue Commissioners and the Department.

What happens if the local authority decides to change the local adjustment factor in year two of a decision that originally spanned three years? For example, LA decides to discontinue with the 10% upward variation after one year and to apply a different varied rate for the following two years, say 15% upward variation?

In order to apply a different varied rate other than that set out in the original resolution; the LA must repeat the process as outlined in Regulations and Guidance i.e. full consultation with public, report prepared for elected members, new resolution passed in accordance with the standing orders of the local authority to supersede any previous decision and relevant parties notified of the outcome. It is important to note that the local authority must allow sufficient time for all of the consultation, reports, and for the required notification to the Revenue Commissioners and Minister HLGH etc., prior to revisiting any previous decision. Revenue & Minister HLGH continue to be notified by LA on an annual basis to confirm the position.

What if a local authority, with a 10% upward variation decision for a three year period, wants to revert back to the basic rate after the first year has passed?

In order to revert back to the basic rate, the LA must repeat the process as outlined in Regulations and Guidance i.e. full consultation with public, report prepared for elected members, revoke the resolution in accordance with the standing orders of the local authorities and notify the relevant parties of the outcome. It is important to note that the local authority must allow sufficient time for all of the consultation, reports and for the required notification to the Revenue Commissioners and Minister HLGH etc., prior to revisiting any previous decision. Revenue & Minister HLGH continue to be notified by LA on an annual basis to confirm position.

Can a local authority pass a resolution to not vary the Basic Rate for 3 Years?

No; in order to pass a resolution for a specific period e.g. 3 years, it must be varied either upwards or downwards. If the authority decides not to apply any varied rate for 3 years, that is their entitlement, but in order to do so, the authority has to consider the matter and go through the full process as outlined previously, each year. If, at the end of that process, the LA decides not to vary the Local Adjustment Factor, that decision can only apply for the following financial year and must be considered afresh each subsequent year.

What if a local authority decides to discontinue with a Basic Rate after one year and to apply a different varied rate for the following two years, say 5% upward variation?

As any decision not to vary the Basic Rate can only apply for one year, the matter has to be considered afresh the following year. Having completed the full consultation and financial report process in the following year, the LA may decide to pass a resolution to apply a 5% upward variation for a subsequent two-year period.

What happens if a local authority does not pass any resolution in respect of variation of the local rate?

If, having considered the matter, the local authority does not pass any resolution to apply a local adjustment factor, then the basic rate applies by default. Revenue & Minister HLGH continue to be notified by LA on an annual basis to confirm the 'no variation' position. The matter must then be considered afresh the following year.

What are the final dates for notifying the Revenue Commissioners and the Department of a local variation decision?

Any local variation decision in a specific year can only take effect from the following liability year onwards e.g. a decision taken in July/August 2025 will have an effect from the 2026 LPT liability year onwards. The period, or the number of years that the variation decision is to apply for must be stated in the resolution.

The specific resolution notification dates to the Revenue Commissioners and the Minister for Housing, Local Government and Heritage are as follows; 15 October for any year other than a LPT revaluation year and 31 August in a LPT revaluation year. As a matter of course, the local authority will continue to notify the Revenue Commissioners and the Department (DHLGH) each year of the applicable local adjustment factor, if any, in place for the following liability year.

Can a local authority make a multi-annual variation decision, which specifies a different variation for each year covered by the decision e.g. +5% upwards in year one, +10% in year two and +15% in year three?

No; it is not possible to make a multi-annual variation decision, which specifies a different variation for each year covered by the decision. Regulation 8 of the Local Property Tax (Local Adjustment Factor) Regulations 2022 only provides for the setting of a local adjustment factor (singular) that will apply for a period as specified in the resolution, and not for local adjustment factors (plural) to be set for individual years within the period. The notification in schedule 4 of the regulations states the basic rate of local property tax should stand varied (upwards/downwards as the case may be) by a specific percentage for a specified time period. The percentage is singular, in the sense that it does not allow for different percentages in different years.

What does this mean for the average household?

The table below gives an indication of the rate of Local Property Tax for properties coming within different valuation bands following a 15% decrease or increase on the base rate applicable to the LPT valuation band.

Valuation band number	Valuation band €	LPT charge basic rate €	-15%	15%
1	0 – 200,000	90	€76.50	€103.50
2	200,001 – 262,500	225	€191.25	€258.75
3	262,501 – 350,000	315	€267.75	€362.25
4	350,001 – 437,500	405	€344.25	€465.75
5	437,501 – 525,000	495	€420.75	€569.25
6	525,001 – 612,500	585	€497.25	€672.75
7	612,501 – 700,000	675	€573.75	€776.25
8	700,001 – 787,500	765	€650.25	€879.75
9	787,501 – 875,000	855	€726.75	€983.25
10	875,001 – 962,500	945	€803.25	€1,086.75
11	962,501 – 1,050,000	1,035	€879.75	€1,190.25

The LPT charge for properties with a market value greater than €1.75 million is calculated as the sum of 0.1029% of the first €1.05 million of the declared market value and 0.25% of the portion of the declared market value between €1.05 million and €1.75 million and 0.3% of the portion of the declared market value above €1.75 million.

Does the 7.5% reduction applied in 2025 carry forward to 2026?

The 7.5% reduction to the basic rate of LPT applied for the period 1st November 2024 (liability date) to 31st October 2025. The rate reverts to the basic rate on the 1st 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 for 2026.

What will an adjustment in the Local Property Tax mean in terms of Council services?

If the rate is reduced and if funding is not available to replace this reduction, then a reduced level of income available to the Council will limit the range and extent of services and supports that can be provided in 2026.

If the rate is increased, then an increased level of income available to the Council will increase the capacity to deliver services and supports in 2026.

Is there further information available on the Council's finances?

Yes. Information is available on our website relating to Annual Budgets and year end accounts.

Fingal County Council's Annual Budget for 2025 can be viewed on our website

[Fingal County Council Budget Book 2025](#)

Fingal County Council's Annual Financial Statement can be viewed on our website

[unaudited-afs-2024-book.pdf](#)

When will Fingal County Council make a decision on varying the rate of Local Property Tax?

This decision will be made at a Council meeting to be held in July 2025.

Do I have any input to the process?

Yes. Under Section 20 of the Finance (Local Property Tax) Act 2012, a Local Authority is required to carry out a public consultation process to canvass the public for their opinions and views.

As part of this process Fingal County Council would like to hear your views and opinions on any proposal to vary the rate of Local Property Tax. We would like to hear your

thoughts on the potential effects of varying the basic rate of the Local Property Tax on households, individuals, businesses and on Council services.

The period for submissions is from Friday 23rd May 2025 to 12 noon on Monday 23rd June 2025.

Submissions must be received by 12 noon on Monday 23rd June 2025 and can be made by completing an on-line survey at <https://consult.fingal.ie/en/surveys> , or submitting a PDF version of this survey via email to LPTConsultation@fingal.ie or submitting a hard copy of the survey to:

**LPT Submissions
Finance Department
Fingal County Council
County Hall
Swords
Co. Dublin
K67X8Y2**

Hard copies of this survey will be made available at Fingal County Council's, County Hall, Swords and Civic Offices, Blanchardstown.

What will Fingal County Council do with the submissions that are received?

The Elected Members of Fingal County Council will consider the feedback received from this public consultation as part of their decision-making process. The Chief Executive will provide a summary of the written submissions received in a report to the Elected Members.

In making their decision on whether or not to vary the basic rate, the Elected Members will consider the following:

- Estimated Income and Expenditure for the Council in 2026
- Financial Position of Fingal County Council at present
- Estimated Financial effect of the varied rate in 2026
- Feedback from the Public Consultation

Fingal County Council must notify the Revenue Commissioners and the Department of Housing, Local Government & Heritage by the 31st August 2025 of its decision. Within 14 days of the passing of a resolution by the Elected Members to vary the Local Property Tax a notice must also be placed on the Council's website and in one newspaper circulating in the Council's administrative area.