



Comhairle Contae an Chabháin  
Cavan County Council

**Cavan County Council**  
**Rates Information Sheet**  
**2024**

The following does not purport to be a legal interpretation of the law in relation to rates; its sole purpose is to provide basic guidance only to occupiers and landlords or immediate lessors of rated hereditaments.

If you require more detailed information please contact Rates Section, Cavan County Council, Courthouse, Cavan.

**Email:** [rates@cavancoco.ie](mailto:rates@cavancoco.ie)

**Phone:** (049) 4378693, 4378484 and 4378713

The Local Government Rates and Other Matters Act 2019 (as amended) commenced on 1st January 2024. The rates bill is due and payable in full on the first day of January each financial year. Previous payment in two moieties no longer applies.

### **In this section you will learn:**

- What are Commercial Rates?
- Why do we pay rates?
- How can I pay my rates?
- Small Business Grant for Early Payment
- What happens if I don't pay my rates?
- Contact a staff member
- Frequently asked questions
- Forms and links

## **What are Commercial Rates?**

Commercial Rates are a local property tax on commercial properties which have been valued by the Commissioner of Valuation. A rate demand is issued to all rate payers at the beginning of each year. The collection of rates on commercial and industrial properties is essential in maintaining a full range of council services.

Commercial Rates are a local property tax and the income is used to part-fund the annual day-to-day maintenance and provision of all services provided by Cavan County Council. Rates are payable on commercial properties which have been valued by the Commissioner of Valuations (Valuation Office in Dublin). Rates are used to fund various services such as Housing, Road, Environmental Services and Recreation & Amenity

## **Why do we pay rates?**

Commercial Rates are the financial contribution business owners and occupiers make to the upkeep and quality of life of the local community. Income received from commercial rates contributes to a huge range of services such as:

- Provision of Housing Supports
- Maintenance of housing stock
- Winter maintenance (road gritting programme)
- Public lighting
- Road and footpath maintenance
- Street Cleaning
- Tourism Development and Promotion

## **How can I pay my rates?**

Due to a recent change in legislation Commercial Rates are now payable as a single charge in full, from January 1st 2024 annually. It is important to note however that to facilitate our rate payers, payments can be made by way of

monthly instalments over the year. Please contact a member of our team via the details below for further information.

Payment can be made by a number of methods as follows:

- To the Authorised Officer – Name and telephone number in contact details section / on your Rates Bill
- By electronic transfer or credit transfer to:  
IBAN No. IE73BOFI 9032 9359 1884 15 BIC: BOFIIIE2D
- Credit or Debit card by ringing 049 437 8300 during office hours and quoting your customer account number.
- By standing order – Please contact the Authorised Officer/Rates Section for details.
- By post – Cheques and postal orders should be crossed and made payable to Cavan County Council.
- In person at the Customer Service Desk – Johnston Central Library, Farnham Street, Cavan.

Please ensure you quote your Customer Number and Rate Number with all payments. This should also be on all remittance advice notes, correspondence and emails ([rates@cavancoco.ie](mailto:rates@cavancoco.ie))

### **Small Business Grant for Early Payment**

The Scheme gives a grant of up to 7.5% of the annual rates demand (excluding arrears), subject to a maximum annual grant of €375 and subject to certain terms and conditions being met. The grant is applied as a credit at the end of the year. To qualify for the Small Business Grant, the following main terms and conditions apply:

- All rates in respect of the current year must be paid in full and there must be no arrears on the account by the deadline of 30th November 2024.
- The grant is applied to the rate account at the end of the financial year which will result on a credit on the customer account.

## What happens if I don't pay my rates?

- Cavan County Council are obliged by law to levy and collect Commercial Rates. Unpaid rates have a serious effect on our ability to deliver essential services. Legal enforcement will be pursued where necessary.

From the 1st January 2025 interest will be levied at a daily rate of 0.0219 per cent on all unpaid 2025 rates and will be payable from 1st January 2026.

- However, the Council are aware of the difficulties facing business and, in every way, tries to encourage and support industry and commerce. We would urge any business that may have queries regarding their account to contact the relevant staff member, whose name and contact number is on the bottom of their rate bill.

Please find below for your information a list of all Staff Officers

Bernie Calvert	087 1841441	bcalvert@cavancoco.ie
Cathal Conaty	087 9547779	cconaty@cavancoco.ie
Caitriona Smith	086 605 7525	caitrionasmith@cavancoco.ie
Derek Mc Cabe	087 6778837	dmccabe@cavancoco.ie
Joanne McCormick	086 8121524	jmccormick@cavancoco.ie

## FREQUENTLY ASKED QUESTIONS

### What is the 'Annual Rate on Valuation' and how is it calculated?

The Elected Members of the Council determine the 'Annual Rate on Valuation' (ARV) at the Budget Meeting each year. The Annual Rate on Valuation is determined by reference to the total shortfall in Council income, divided by the cumulative total of all valuations of rateable premises in the County (known as the Net Effective Valuation). Cavan County Council expenditure is part-funded by government grants and income from goods and services. The shortfall between expenditure and income is funded from Commercial Rates.

The Annual Rate on Valuation for Cavan County Council for the service year ending 31st December 2024 is €0.2211

Your rates are calculated by multiplying the annual rate on valuation, as determined by the County Council, by the rateable valuation on your property, as determined by the Commissioner of Valuations. This information is provided on your rate bill.

Your rates can be calculated by reference to this simple example:

Valuation of property:	€5,000.00
Annual rate on valuation (2024):	€ 0.2211
Rates payable: (€5,500 x €0.2211)	€1,216.05

### **What happens with rates when I am selling or vacating my property?**

Section 11 of the Local Government Rates and Other Matters 2019 imposes a duty on property owners (or their agents) and on occupiers to inform the Council of any change in their status as the liable person for payment of rates within 10 working days of any such change. Notification is necessary in circumstances where you were liable to pay rates at a property but no longer are OR if you have now become liable for payment of rates at a property.

Under Section 13 of the Act, owners of a commercial property must notify the council when the property is being sold within 10 working days of the sale. They must pay any rates for which they are liable in respect of that property for the period up to and including the day immediately before the sale.

A change of owner /occupier form should be completed and returned to the Council in relation to any changes within 10 working days. Any liable persons who do not fulfil their obligations under Sections 11 and 13 of the Local Government Rates and Other Matters Act 2019 shall be liable for a Class A fine. In the case of Section 13 they may also be liable for imprisonment for a term not exceeding 6 months.

This legal obligation came into effect on 1st January 2024, the full text of the Local Government Rates and Other Matters Act 2019 can be accessed at <https://www.irishstatutebook.ie>

The change of Owner/Occupier Form for completion regarding Sections 11 and 13 of the Act is available here. For further information contact your relevant staff member (details above) or email [rates@cavancoco.ie](mailto:rates@cavancoco.ie).

A property owner, or their agent, must let Cavan County Council know where an interest in a rateable property is transferred or sold (Section 11 of the Local Government Rates & Other Matters Act 2019 refers)

The person transferring the property, either the owner or occupier, must pay all rates that are due at the time of the transfer/sale. If you fail to notify Cavan County Council of a change in interest within 10 working days of the transfer date, this may result in a penalty for non-compliance in that, the owner becomes liable for an amount which is equivalent to the level of outstanding rates (up to a maximum of 2 years liability).

Contact your Rate Collector for a Section 11 Form.

### **Are rates payable on vacant property?**

If a property is not occupied and available for lease or rent, you must send the Council photographs of the property (internal and external) as evidence that the property is unoccupied and vacant. Evidence that the property is available for lease must be provided in the form of an advert in a newspaper, a letter from an estate agent or a photograph of the property showing a for lease/rent sign on the property.

Yes, rates are payable in respect of all vacant properties, however in certain circumstances you may be entitled to a refund of monies paid or the Manager may at his discretion write off rates due.

In the event of your premises becoming vacant and for letting at any time during the calendar year you should immediately instruct your Auctioneer to advertise the property for letting and to retain the documentation as detailed above. The Revenue Collector will plan with you for the prompt submission of the documentation either at the close of the year or whenever the property is let, whichever is the earliest.

### **Are rates payable if the property is under renovations / closed for repairs?**

If a property is under renovations or closed for repairs, you should contact us in order that we can carry out an inspection. Rates are not payable for the period that the property is under renovations, subject to verification that this is the case.

### **What happens if there is a structural change to my property?**

A revision of the valuation on a property can only be sought in the event of a material change having taken place since the last valuation. This can be because of renovation/extension works or whenever the property has reverted to domestic or agricultural use. An application form to seek a revision is available from here and should be returned to the Commissioner of Valuations, Valuation Office, Irish Life Centre, Abbey Street Lower, Dublin 1 with the appropriate fee.

### **Why do rates increase each year?**

The cost of provision of services by the Council increases each year and the increase in the rate on valuation serves to fund in part the increased cost of providing services.

If your rated property is located within the urban area of Belturbet or Cootehill your rate bill will also be subject to a town charge as detailed below. In this case the sum of the town charge and annual valuation multiplier are multiplied by the rateable valuation of your property.

<b>Town</b>	<b>Town Charge 2010</b>
Belturbet	€9.62
Cootehill	€9.67

### **Who can be held liable for rates?**

The person liable for rates is the person in actual occupation at the date of making of the rate or upon his or her default the subsequent occupier. A subsequent occupier can be held liable for up to two years arrears of rates. In cases where the property is vacant at the making of the rate the liability lies with the person entitled to occupy the property at the making of the rate (the owner or immediate lessor).



## **What happens if I don't pay my rates?**

Legal proceedings will be initiated for collection of the debt. The person or company in occupation at the date of making the rate is liable for the payment of rates due.

However, in practice the solicitors acting for each party at the close of a sale or transfer of the lease of a property apportion the outstanding debt between the parties concerned, whereby each party pays the portion of rates for his / her period of occupancy and forward the full amount directly to Cavan County Council. This is entirely a private arrangement, which does not affect liability as far as the local authority is concerned.

In the event of non-payment of rates due at the close of sale either the primary or subsequent occupiers or both can be sued for non-payment of any portion of the rates. The following information is required in writing from the solicitors acting for all parties at the close of sale or lease of a rated property.

If the parties to the lease of the properties are not legally represented, the information should be provided in writing by the owner or the immediate lessor. The information is required to facilitate the closing of the vendors / lessors customer account and the opening of a new account in the name of the purchaser/lessee.

- Date of surrender of possession of the property by the vendor / lessor.
- Date the purchaser / lessee took possession of the property.
- Payment in respect of the outstanding debt.
- The apportionment of the payment between vendor / lessor and purchaser / lessee.
- In the event of the property being sold or leased to a non-national confirmation as to their legal status.

You should advise the Revenue Collectors of the names of the solicitors acting for each party. The Staff Officer will maintain regular contact with the solicitors and owners / immediate lessor and advise them of all outstanding balances due in respect of the property including the up-to-date position in respect of properties subject to fixed and metered water charges and wastewater charges.

## **Refund of rates**

In cases where the property is vacant at the making of the rate the liability lies with the person entitled to occupy the property at the making of the rate (the leaseholder or if there is no lease – the owner).

However, if a property is vacant at the making of the rate, due to:

- The bonafide inability of the landlord to obtain a suitable tenant at a reasonable rent
- The execution of repairs or alterations

Then upon completion of the refund form and declaration and submission of the following supporting evidence confirming the fulfilment of either of the above conditions – a refund of rates paid in advance of the application can be claimed for every completed calendar month during which the premises were vacant. This is in accordance with the Local Government Act 1946, Section 14. Number 24 of 1946.

However, if there are rates due at the point when the refund is to be paid then the Local Authority are empowered to set-off the monies from the refund against this debt.

(This is in accordance with Section 58 of the Local Government Act, 1941) – Number 23 of 1941.

## **Write-off of rates due**

In certain circumstances the Manager may write off rates which are due and unpaid. To avail of a write off of rates you should detail the reasons for your request in writing and provide the following supporting documentation as required;

Documentation required from you in support of an application for a refund or write-off of rates.

### **1. Premises vacant and for letting**

- Letter from Auctioneer confirming the period (provide dates) during which they tried to let the hereditament and

- Copy of full page from newspaper in which the advertisement for letting was contained. The advert should state the location and give a full and detailed description of the rated property or
- Copy of Auctioneers website containing the details of the property for letting. The website should clearly show (in the original computer print and unaltered) the web address and the date the page was printed.

## **2. Premises closed for alterations and repairs**

Provide a letter from an Architect detailing the nature of the works being carried out and if the work will result in a material change in the property. The letter should also state the date the original survey commenced and the estimated completion date of the project.

## **3. Write off requests for any other reason**

(Excluding vacant properties for sale or lease)

In all other cases owner / occupier should furnish a letter outlining the precise reasons for the request for a write off, adequate supporting documentation should be provided in all cases.

Application forms for a refund or write off / waiver of rates are available on request from the Staff Officer for your area.

## **What can I do if I am unhappy with the rates I am paying for my property or if my property has reverted to domestic or agricultural usage or should be exempt from rates under the Valuation Act, 2001?**

The valuation and rateable description of a property is determined by the Commissioner of Valuations, Valuation Office, Irish Life Centre, Abbey Street Lower, Dublin 1.

No alteration can be made to the rates assessment of a ratepayer until such time as the valuation or rateable description of a property is amended by the Commissioner of Valuations

A ratepayer or the Local Authority can seek to have the valuation on a property revised once a material change has taken place since the last valuation or whenever the property has reverted to domestic or agricultural usage or should

be exempt from rates under the Valuation Act, 2001. On submission of an application form R.2A which can be obtained from either the Local Authority or the Valuation Office, together with payment of €250 to “The Commissioner of Valuation” a revision officer from the Valuation Office will call in due course to the property, to conduct a revision of the valuation. The valuation office will also advise you of your right of appeal.

Please note Rates remain legally payable while an appeal is being considered. For further information on revisions and valuations you can contact the Valuation Office at

01 8171000, email: [info@valoff.ie](mailto:info@valoff.ie) or log on to [www.valoff.ie](http://www.valoff.ie)

[Revaluation of Cavan Rating Authority Area](#)

### **Useful Links**

[www.valoff.ie](http://www.valoff.ie) The Valuation Office carry out valuations on commercial properties

[www.localenterprise.ie/cavan](http://www.localenterprise.ie/cavan) The Cavan Local Enterprise Office offers a range of services to businesses in Cavan

Request for a revaluation due to a material change – [please download an Application Form](#)

[Small Business Rates Incentive Scheme](#)

If you require more detailed information please contact:

Rates Section, Cavan County Council, Courthouse, Cavan H12R6V2

**Email:** [rates@cavancoco.ie](mailto:rates@cavancoco.ie)

**Phone:** (049) 4378693, 4378484 and 4378481