



Rialtas na hÉireann  
Government of Ireland

# **Statutory Audit Report to the Members of Cavan County Council for the Year Ended 31 December 2025**

## **Local Government Audit Service**

Prepared by the Department of Housing, Local Government and Heritage  
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# Auditor's Report to the Members of Cavan County Council

## 1 Introduction

I have audited the Annual Financial Statement (AFS) of Cavan County Council for the year ended 31 December 2025, which comprises the Statement of Accounting Policies, Statement of Comprehensive Income, Statement of Financial Position, Funds Flow Statement and notes to and forming part of the accounts. The financial reporting framework that has been applied in its preparation is the Code of Practice and Accounting Regulations for Local Authorities, as prescribed by the Minister for Housing, Local Government and Heritage.

My main statutory responsibility, following completion of the audit work, is to express my independent audit opinion on the AFS of the Council, as to whether it presents fairly the financial position at 31 December 2025 and its income and expenditure. My audit opinion, which is unmodified, is stated on page 5 of the AFS.

The Council is by law, responsible for the maintenance of all accounting records including the preparation of the AFS. It is my responsibility, based on my audit, to form an independent opinion on the statement and to report my opinion. I conducted my audit in accordance with the Code of Audit Practice. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the AFS. It also includes an assessment of the significant estimates and judgments made by the Council's management in the preparation of the AFS, and of whether the accounting policies are appropriate to the Council's circumstances, consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information and explanations, which I considered necessary to provide sufficient evidence to give reasonable assurance that the financial statement is free from material misstatement, whether caused by fraud or error.

This report is prepared in accordance with Section 120(1) (c) of the Local Government Act, 2001 and should be read in conjunction with the audited AFS.

## 2 Financial Standing

### 2.1 Statement of Comprehensive Income

The Council recorded a surplus of €865 after net transfers to reserves of €3.6m. Details of over / under expenditure are included in note 16 to the AFS. The transfers to reserves and the over expenditure were approved by the Members in conjunction with their consideration of the unaudited AFS at the

April 2026 meeting of the Council.

## 2.2 Statement of Financial Position

Principal movements in the Council's financial position during 2025 were as follows:

- Fixed assets increased by €23.6m, primarily due to investment in the provision of housing (see paragraph 5.1 below)
- Capital work in progress expenditure increased by €22.1m which comprises net increases of €12.1m on housing projects, €6.0m on roads projects and €4.0m on recreation and amenity projects
- Long-term debtors and long-term creditors increased by €4.0m and €3.8m respectively, arising mainly from the provision of capital asset leasing arrangements with approved housing bodies
- Trade debtors and prepayments decreased by €3.7m and includes a reduction in government debtors of €2.3m, development contributions €0.7m and balances due from other local authorities €0.3m
- Cash at bank and investments increased by €4.7m, largely due to timing differences, together with proceeds of €5.0m received from the sale of land at Townparks, Tullymongan Lower, Cavan.

## 3 Income Collection

### 3.1 Summary of Income Collection

A summary of the major collection yields and associated closing debtors (as outlined in appendix 7 to the AFS), with comparatives for the previous year is as follows:

Income Source	Yield %		Net Debtors €m	
	2025	2024	2025	2024
Rates	84	81	3.7	3.7
Rents & Annuities	79	77	2.4	2.5
Housing Loans	100	99	0.00	0.003

### 3.2 Rates

The collection yield for rates increased to 84% in 2025, compared with 81% in 2024, reflecting an improvement in overall collection performance. Gross arrears remained unchanged at €4.1m at year end (2024: €4.1m), despite the application of a 10% increase in rates charged to customers during 2025.

A review of a sample of accounts noted that arrears are being actively monitored for payment. A single account with an adverse balance of €1.2m

accounted for 29% of the total gross arrears outstanding at year end.

Rates invoices were issued to customers in the second week of March 2025, representing an improvement on the previous year. The timing of invoice issuance should continue to be kept under review, as the early issuing of rates demands has a positive impact on income collection levels.

### **Chief Executive's Response**

Credit control processes are kept under review to maximise rate collection. The Council is also focused on improving the timeliness of invoice issuance each year.

## **3.3 Rates Revaluation Appeals**

During 2025, waivers totalling €254k were applied to rates debtors arising from successful revaluation appeals, comprising €199k relating to 2025 and €55k relating to prior years.

Where reductions in rates due are applied to individual customer accounts as a result of successful revaluation appeals, any excess Covid 19 rates waivers received by Cavan County Council are refundable to the Department of Housing, Local Government and Heritage (the Department). At the end of 2025, the amount estimated to be refundable to the Department was €324k.

### **Chief Executive's Response**

This matter will be raised with the Department.

## **3.4 Rents and Annuities**

The table below sets out the collection yield in respect of rents and annuities for the last seven years:

<b>Year</b>	<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
<b>Collection Yield</b>	79%	77%	78%	79%	81%	82%	85%
<b>Gross Arrears</b>	€2.8m	€2.9m	€2.5m	€2.2m	€2.0m	€1.7m	€1.3m

From the table it can be seen that, although there was a continuing decline in the rent collection yield between 2019 and 2024, an improvement was recorded in 2025, with the yield increasing to 79%, compared to 77% in 2024.

Total rent invoiced in 2025 amounted to €9.0m, representing an increase of €0.3m on the prior year (2024: €8.7m). This increase arose mainly from the addition of over 150 new tenants during the year.

Gross arrears at the end of 2025 totalled €2.8m, compared with €2.9m at the end of 2024. Arrears balances for the ten accounts with the highest arrears

ranged from €25k to €50k (2024: €22k to €44k).

In November 2025, an Order for Possession was granted by Cavan District Court in respect of a housing unit, due to the tenant's non-payment of rent. A review of a sample of rent accounts indicated that there has been an improvement in the follow-up of outstanding arrears during 2025 compared to previous years. However, further enhanced and consistent engagement is required to achieve a significant reduction in the €2.8m of arrears outstanding.

### **Chief Executive's Response**

The Council will review the matters outlined above with a view to improving the collection of arrears of rents and annuities.

## **3.5 Housing Loans**

At 31 December 2025, gross arrears in respect of housing loans amounted to €35k, representing a decrease from €42k in 2024. While the Council is not operating the Mortgage Arrears Resolution Process (MARP), a review of a sample of loan accounts indicated that arrears are actively monitored for payment.

### **Chief Executive's Response**

The Council monitors the collection of all housing loans with the payment of arrears being reviewed on a regular basis.

## **3.6 Provision for Bad Debts**

The bad debt provision included in the AFS in respect of the above income collection accounts is considered to be adequate.

### **Chief Executive's Response**

The provision for bad debts will be kept under review to ensure that they are maintained at an adequate level without overprovision.

# **4 Debtors**

## **4.1 Water Services Stranded Central Management Charge (CMC)**

An instruction issued by the Water Policy Unit in the Department in April 2025, notifying all authorities of arrangements put in place to reimburse local authorities for stranded CMC costs arising from their withdrawal from the delivery of public water services. Under this instruction, the CMC charges recoupable by local authorities are subject to a ceiling of the 2022 CMC costs which, in the case of Cavan County Council, amounted to €1.2m.

Cavan County Council has advised that discussions are ongoing with the Department regarding the recovery of the full cost of stranded CMC charges

relating to water services. Pending resolution, the Council continues to accrue all such costs, including amounts in excess of the €1.2m eligible for recoupment as outlined in the instruction mentioned above. These costs totalled €1.4m in 2025.

A review of debtors identified that income of €0.4m in excess of the amount eligible for recoupment, was included in debtors at year-end. Of this, €0.2m relates to the prior year, 2024. A corresponding provision for doubtful debts has been recognised in respect of this amount and accordingly, there is no net impact on the AFS.

### **Chief Executive's Response**

This is a national issue for all local authorities and discussions are ongoing with the Department. Previous correspondence from the Minister for the Department of Housing, Local Government and Heritage indicated that all stranded costs would be reimbursed in full.

## **4.2 Shared Ownership Loans**

At 31 December 2025, the rented equity balance associated with shared ownership loans, included within long-term debtors, amounted to €1.1m.

In a number of cases, the mortgage principal has been fully redeemed, with redemptions occurring between 2018 and 2024. However, the rented equity balances associated with these accounts, totalling €0.4m, remain outstanding.

While these rented equity balances remain outstanding, the mortgagees continue to pay a monthly rent calculated on the balance, pending full redemption.

A review of these balances indicates that the Council is actively engaging with the relevant mortgagees to agree repayment arrangements with the objective of reducing and ultimately clearing the outstanding rented equity amounts.

### **Chief Executive's Response**

The finance section will continue to review all shared ownership loans with a view to addressing the matters highlighted above.

## **5 Fixed Assets and Work in Progress**

### **5.1 Fixed Assets Overview**

At 31 December 2025, the net book value of fixed assets amounted to €1,637.7m (2024: €1,614.1m), representing an overall increase of €23.6m in the year.

Additions during the year were primarily driven by capital investment in housing and infrastructure. This included €24.1m in respect of the completion of 75 housing units, €4.6m relating to refurbishment works at the multi-storey

car park, and further capital expenditure of €2.0m and €1.3m on works completed at Bailieborough Courthouse and Ballyconnell Market House, respectively.

These increases were offset by disposals, including the sale of land at Townparks, Tullymongan Lower, Cavan with a cost of €6.4m, and the disposal of 16 housing units with a cost of €1.5m. Adjustments were also made following a review of amounts classified within fixed assets and work in progress, to ensure appropriate presentation and valuation at year end.

## **5.2 Multi Storey Car Park**

During 2025, the Council incurred expenditure of €4.6m on works associated with the multi-storey car park in Cavan town, a property acquired by the Council and included in fixed assets since 2015 at cost of €6.7m. While these works were required to restore the asset to a fully operational condition, the sum, which was fully capitalised, included elements of enhancement expenditure estimated to be in the region of €0.4m.

However, this treatment is not in accordance with Accounting Policy 8.4 of the AFS, which states that fixed assets should be shown at cost and that maintenance and enhancement costs associated with infrastructure assets are not currently included in fixed assets, pending future review. Furthermore, in accordance with Circular Fin 02/2009, all expenditure on historical assets, other than normal maintenance, should be treated as capital expenditure but should not be included as additions to fixed assets.

It should be noted that fixed assets have not been revalued by local authorities since their introduction to the financial management system (FMS) in 2003.

A review identified an overstatement of work in progress of €4.6m in the Statement of Financial Position at 31 December 2025. This arose because the expenditure outlined above was not appropriately adjusted out of work in progress at year end.

The above matters are considered immaterial in the overall context of the AFS and have no effect on the income and expenditure account. However, the necessary adjustments should be made in the 2026 AFS.

### **Chief Executive's Response**

The necessary adjustments have now been made and will be reflected in the 2026 AFS.

## **5.3 Land / Property Register and Asset Reconciliation**

It has been highlighted in previous audits that the land/property register remains incomplete. This position remained unchanged at the time of the current audit. It is understood that progress in completing the register

continues to be significantly constrained by staff vacancies and turnover of staff.

Until such time as the register is completed, a full reconciliation between this register and the FMS cannot be undertaken. Completion of this reconciliation is essential to ensure that all properties owned by the local authority are fully recorded and accurately reflected in the financial records.

This matter is a cause for concern and should be prioritised for resolution at the earliest opportunity.

#### **Chief Executive's Response**

Work is continuing digitising land / property folios, updating the new database and adding newly built and acquired properties. The Council remains committed to fully updating the register after which, a reconciliation between the register and the FMS will be completed.

### **5.4 Housing Stock Reconciliation**

The housing stock reconciliation identified two housing units owned by Cavan County Council and let to tenants. However, these properties were not included in AFS at the end of the year.

This matter has not been corrected. It has no impact on the income and expenditure account and is considered immaterial in the overall context of the AFS. Notwithstanding this, the matter should be rectified for the 2026 AFS.

#### **Chief Executive's Response**

This matter has now been rectified and will be reflected in the 2026 AFS.

### **5.5 Housing Disposals**

It was noted at the previous audit that, due to the mismapping of land at the time of construction of the relevant dwellings, Cavan County Council is not the registered owner of three properties subject to tenant purchase.

One of these cases has since been resolved, however, the issue remains outstanding in respect of the remaining two cases and continues to require resolution before the tenant purchase process can be finalised.

#### **Chief Executive's Response**

The auditor's comment is noted. Work is ongoing to resolve the two remaining cases in order to enable the completion of the associated tenant purchase process in each case.

## **6 Capital Account**

### **6.1 Capital Account Overview**

At the end of 2025, the capital account recorded a credit balance of €20.2m, compared with €23.9m at the end of 2024. Total capital expenditure, excluding transfers to revenue, amounted to €66.9m in 2025, down from €68.3m in 2024. Housing-related activities represented the largest area of spend at €37.1m, accounting for 55% of total expenditure, while roads-related activities accounted for €13.3m, or 20% of the total.

### **6.2 N55 Corduff to South of Killydoon Road Scheme**

The N55 Corduff South of Killydoon (Section B) road scheme was substantially completed and opened to public use in December 2024. As at 31 December 2025, cumulative expenditure on the project amounted to €31.1m (inclusive of VAT), of which €26.6m related to construction costs. This compares with an approved construction tender cost of €22.5m, resulting in a cost overrun of €4.1m.

#### **Chief Executive's Response**

This overrun was approved and subsequently recouped from Transport Infrastructure Ireland.

### **6.3 Shannon Pot Discovery Centre / Cavan Burren Park Project**

The contractor appointed to deliver the Shannon Pot Discovery Centre / Cavan Burren Park Project was awarded the contract in July 2024, with an approved tender cost of €7.0m (inclusive of VAT).

Following the impact of Storm Eowyn, the Cavan Burren Park element of the project, representing approximately €1.5m of the overall tender cost, is currently under review.

The agreed construction contract duration for the Shannon Pot Discovery Centre was 13 months, with an original completion date of September 2025. However, due to delays encountered during the project, the projected completion date has been extended by approximately 15 months, now anticipated to reach completion by the end of 2026.

The Council is currently engaged in a dispute with the contractor in respect of a number of claims submitted above the agreed contract sum. At the time of completion of this audit, both parties were engaged in discussions with a view to reaching agreement on these claims. This matter will be subject to further review as part of the next audit.

## **Chief Executive's Response**

The Shannon Pot project is currently in the construction phase with the main construction project now due to be completed in November 2026. This will be followed by the Visitor Interpretation Installation contract with the new Shannon Pot Discovery Centre due to be opened to the public in the first quarter of 2027. All stakeholders in the project are working together to advance the improved progress on site. Contractor claims which are in dispute continue to be managed through the Project Board process to reach a resolution.

## **7 Development Contributions**

### **7.1 Development Contributions**

The level of development contribution income recorded in 2025 reflects, in part, the impact of the Department's extension of the Temporary Development Contribution Waiver Scheme, introduced in 2023 to support housing delivery. Under this scheme, eligible residential developments commenced up to 31 December 2024 qualified for a waiver of development contributions, with associated claims continuing to be processed by local authorities up to the end of February 2025.

Accordingly, while the scheme was no longer open to new developments commencing in 2025, it continued to be relevant to the Council's financial position during the year. The timing of claims and associated compensatory funding had a direct impact on both income recognition and debtor balances. In this context, a total of €1.1m was invoiced to the Department in 2025, of which €0.8m currently remains outstanding. I have been informed that this balance will be paid, and the Council continues to follow up with the Department in this regard.

Development contributions collected during 2025 totalled €1.1m (2024: €1.2m). The Council continues to actively monitor all development contribution accounts and pursue the collection of outstanding arrears.

## **Chief Executive's Response**

The new Cavan County Council Development Contribution Scheme 2026-2030 was commenced in 2025, and following consultation, was adopted by Council in December 2025. The planning department of Cavan County Council continues to manage the implementation and collection of development contributions including the monitoring of progress of developments on site.

## 8 Derelict Sites

As of the end of 2025, a total of 88 sites were recorded on the derelict sites register, of which 61 were added during that year. To date, no derelict site levies have been applied to any of these properties.

### **Chief Executive's Response**

Significant progress has been made across the county on derelict sites during 2025 where Section 8(2) and 8(7) of the Derelict Sites Act 1990 were applied, issuing notices to property owners in all towns and villages. This is being done in tandem with the promotion of the Vacant Property Refurbishment Grant. This has resulted in many properties being improved and brought back in to use. Where improvements weren't achieved, these properties have been entered onto the derelict sites register and it is anticipated that derelict site levies will be applied to these.

## 9 Urban Regeneration and Development Fund (URDF) Third Round of Funding Support

The Department approved an allocation of €3.5m to Cavan County Council under the Urban Regeneration and Development Fund (URDF), of which advance funding of €0.7m was received in July 2023. This funding is being applied to address dereliction and vacancy across 39 properties in Cavan town.

As a result of works undertaken during 2025 and to date, 16 of these properties have been reactivated, while a further four properties are currently progressing through the compulsory purchase order (CPO) process.

### **Chief Executive's Response**

Under the first phase of this fund, 39 properties in Cavan Town are under consideration. Notices under Section 8(2) and Section 8(7) (where required), of the Derelict Sites Act 1990 have been issued to all property owners with 22 valuations sought with the intention to acquire the property. A total of 16 of the 39 properties have now been reactivated and brought back into use because of this work, with no requirement now to acquire or CPO these 16 properties. Four other properties are currently going through the CPO process, with an additional four properties to commence the process in the coming months.

## 10 Approved Housing Bodies (AHBs) - Governance and Oversight

At the end of 2025, payments totalling €12.3m (2024: €8.3m) were made by Cavan County Council to AHBs by way of capital acquisition leasing facilities. This amount is included both 'Long-Term Debtors' and 'Creditors, amounts falling due after more than one year' in the statement of financial position at a sum of €13.4m inclusive of simple interest at 2% per annum.

Weaknesses continue to be identified in the governance and oversight arrangements in place in respect of AHBs, including the following:

- Annual statements of occupancy, detailing tenants and periods of vacancy, are not obtained from each AHB in respect of properties funded by the Council. As the Local Authority makes monthly payments to AHBs for each housing unit it makes available to individuals on the Council's housing waiting list, it is essential that the Council has adequate assurance regarding the occupancy status of these units.
- Lack of inspections of AHB-owned properties to ensure compliance with the Housing (Standards for Rented Houses) Regulations 2019
- Annual statements of outstanding loans and mortgages are not issued to AHBs.

The Council should review these matters and implement formalised governance and control procedures to ensure effective oversight and accountability in the administration and monitoring of AHB related funding arrangements.

In March 2026, the Local Government Audit Service Value for Money Unit issued a national Value for Money report, "The Role of Local Authorities in the Provision of Social Housing by the Approved Housing Body Sector". This report sets out a range of recommendations aimed at improving oversight, accountability, financial management and strategic coordination in respect of AHBs, reflecting the significant and growing role of the sector in delivering social housing nationally.

### **Chief Executive's Response**

A review will be undertaken by the Council to ensure robust governance in the administration of AHBs and to address the matters identified above.

## **11 Local Authority Companies**

### **11.1 Local Authority Companies Overview**

The Council's interests in companies are set out in Appendix 8 of the AFS and include summary financial information for each entity, based on the most recent financial statements available at the reporting date.

### **11.2 Glassell Limited**

Glassell Limited is a wholly owned subsidiary of Cavan County Council. The principal activity of this company is the operation of a multi-storey car park.

In 2025, Cavan County Council contributed €150k (2024: €105k) towards the running costs of this company which continues to need the support and financial undertaking from the Council.

According to the accounts for the year ended 31 December 2024, the most recent accounts available, this company incurred a loss of €98k (2023: loss of €105k).

The accounts of this company were not independently audited, as it availed of the audit exemption on the grounds that it meets the conditions specified in Section 359 of the Companies Act 2014.

### **11.3 Cavan Regional Health and Leisure CLG**

Cavan Regional Health and Leisure company is limited by guarantee. The principal activity of this entity is the provision of sports and leisure facilities to the public.

Cavan County Council contributed €444k in 2025 (2024: €472k) towards the running costs of this company. This amount includes loan repayments made by the Council on behalf of the company.

The audited accounts for the year ended 31 December 2024, the most recent available, indicated that loans payable in respect of this company totalled €490k (2023: €606k). These borrowings are secured by a letter of comfort from Cavan County Council to the value of €1.15m.

In 2024 the company incurred a surplus of €37k, compared to a deficit of €137k in 2023.

## **11.4 Cavan Digital Hub Limited**

This is a wholly owned subsidiary of Cavan County Council. The principal activity of this company is to promote the digital economy within County Cavan and to act as a launch pad for digital start-ups.

Cavan County Council contributed a total of €115k in 2025 (2024: €115k) towards the running costs of this company.

According to the audited accounts for the year ended 30 June 2024, the most recent available, the company made a profit of €26k (€0.4k for the year ended 30 June 2023).

### **Chief Executive's Response**

The Auditor's comments are noted. The Council's interest in local authority companies is set out in Appendix 8 in the AFS with related financial information. The Council contributes to the running costs of these companies and provides for this in the annual budget. This will be kept under review for 2026.

## **12 Governance and Propriety**

### **12.1 Corporate Governance**

Corporate governance comprises the systems and procedures by which enterprises are directed and controlled. It is the responsibility of the Chief Executive to ensure that such systems and procedures exist and are robust.

### **12.2 Fraud and Contingency Plan**

A Fraud and Contingency Plan is in place within the Council. At the conclusion of the audit, the Council was in the process of updating this plan, as the current version had last been revised in 2019.

### **12.3 Risk Management**

The Council's Corporate Risk Register which incorporates the overarching risks of the Local Authority was provided to me during the audit. This register is reviewed on an ongoing basis and updated as required.

Risk registers are also maintained in respect of each directorate and updated on an ongoing basis.

## 12.4 Audit Committee

The Council's Audit Committee met on four occasions during 2025. This Committee performs a critical function by providing independent oversight of the Council's corporate governance arrangements, including risk management, internal controls, and financial reporting processes.

## 12.5 Internal Audit

Under the Local Government (Finance and Audit Procedures) Regulations 2014, local authorities are required to maintain an adequate and effective system of internal audit covering accounting records and control systems.

During 2025, the Internal Audit Unit continued to deliver a high-quality service. A total of 12 reports were completed, including three Public Spending Code in-depth reviews and a review of the Social Inclusion and Community Activation Programme (SICAP) for 2024. In addition, cash control checks were undertaken, and a 'Purchase to Pay' control statistics report was produced.

A five-year Strategic Internal Audit Plan covering the period 2025 to 2029 was developed by the Internal Audit Unit. This plan, together with the detailed Internal Audit Plan for 2025, was reviewed and approved by both the Audit Committee and the Chief Executive.

## Acknowledgement

I wish to record my appreciation for the courtesy and co-operation extended to audit by the management and staff of the Council.



Patrick McCabe

Local Government Auditor

16 June 2026

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