

CITY OF BRIDGEWATER, IOWA
HSB 328 & SSB 1227
Estimated ACGFL Tax Rates & Revenues

ADJUSTED CITY GENERAL FUND LEVY RATES & REVENUES					
Fiscal Year	ACGFL Rate	Revenues from Existing Valuation	Revenues from New Construction	Total Revenues	Revenue Growth %
2025-26	\$8.37000	\$18,248	\$0	\$18,248	
2026-27	\$7.36230	\$18,613	\$406	\$19,019	4.2%
2027-28	\$7.52290	\$19,351	\$415	\$19,766	3.9%
2028-29	\$7.12361	\$20,162	\$393	\$20,555	4.0%
2029-30	\$7.26242	\$20,955	\$401	\$21,356	3.9%
2030-31	\$6.87419	\$21,783	\$379	\$22,162	3.8%
2031-32	\$6.99383	\$22,548	\$386	\$22,933	3.5%
2032-33	\$6.64097	\$23,392	\$366	\$23,758	3.6%
2033-34	\$6.74495	\$24,130	\$372	\$24,502	3.1%
2034-35	\$6.42187	\$24,992	\$354	\$25,346	3.4%
2035-36	\$6.51287	\$25,705	\$359	\$26,065	2.8%

TOTAL ASSESSED AND TAXABLE VALUATIONS				
Fiscal Year	Total Assessed Valuation (Including Ag)	Non-TIF Taxable Valuation (Excluding Ag)	TIF Taxable Valuation (Excluding Ag)	Total Taxable Valuation (Excluding Ag)
2025-26	\$5,340,345	\$2,180,210	\$0	\$2,180,210
2026-27	\$3,316,860	\$2,583,343	\$0	\$2,583,343
2027-28	\$3,361,010	\$2,627,493	\$0	\$2,627,493
2028-29	\$3,618,930	\$2,885,413	\$0	\$2,885,413
2029-30	\$3,674,080	\$2,940,563	\$0	\$2,940,563
2030-31	\$3,957,436	\$3,223,919	\$0	\$3,223,919
2031-32	\$4,012,586	\$3,279,069	\$0	\$3,279,069
2032-33	\$4,311,029	\$3,577,512	\$0	\$3,577,512
2033-34	\$4,366,179	\$3,632,662	\$0	\$3,632,662
2034-35	\$4,680,392	\$3,946,875	\$0	\$3,946,875
2035-36	\$4,735,542	\$4,002,025	\$0	\$4,002,025

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	88.16%	-5.60%	82.57%	12.27%	0.00%	5.17%
2026-27	170.98%	-104.15%	66.84%	26.58%	0.00%	4.36%
2027-28	168.11%	-102.79%	65.32%	28.23%	0.00%	4.29%
2028-29	159.21%	-93.81%	65.40%	28.90%	0.00%	3.91%
2029-30	156.22%	-92.01%	64.21%	30.24%	0.00%	3.83%
2030-31	148.19%	-83.79%	64.40%	30.67%	0.00%	3.50%
2031-32	145.70%	-82.35%	63.34%	31.83%	0.00%	3.44%
2032-33	138.89%	-75.38%	63.51%	32.18%	0.00%	3.15%
2033-34	136.78%	-74.21%	62.56%	33.21%	0.00%	3.10%
2034-35	130.92%	-68.22%	62.70%	33.49%	0.00%	2.86%
2035-36	129.12%	-67.27%	61.85%	34.41%	0.00%	2.82%

NOTE: Total Taxable Valuation will be lower than the Total Assessed valuation because:
1) Ag Land and Ag Building values are excluded, and
2) the Gas and Electric Utility rollback is not affected by the proposed legislation and is less than 100%.

CITY OF BRIDGEWATER, IOWA

Estimated ACGFL Tax Rates & Revenues

Under Proposed HSB 328/SSB 1227

ACGFL RATES & REVENUES - Proposed HSB 328/SSB 1227			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$2,180,210	\$8.37000	\$18,248
2026-27	\$2,583,343	\$7.36230	\$19,019
2027-28	\$2,627,493	\$7.52290	\$19,766
2028-29	\$2,885,413	\$7.12361	\$20,555
2029-30	\$2,940,563	\$7.26242	\$21,356
2030-31	\$3,223,919	\$6.87419	\$22,162
2031-32	\$3,279,069	\$6.99383	\$22,933
2032-33	\$3,577,512	\$6.64097	\$23,758
2033-34	\$3,632,662	\$6.74495	\$24,502
2034-35	\$3,946,875	\$6.42187	\$25,346
2035-36	\$4,002,025	\$6.51287	\$26,065

CITY OF BRIDGEWATER, IOWA

Estimated ACGFL Tax Rates & Revenues

Under Current HF 718/SF 2442

ACGFL RATES & REVENUES - Existing HF 718/SF 2442			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$2,180,210	\$8.37000	\$18,248
2026-27	\$2,233,999	\$8.37000	\$18,699
2027-28	\$2,301,603	\$8.28713	\$19,074
2028-29	\$2,404,124	\$8.10000	\$19,473
2029-30	\$2,473,897	\$8.10000	\$20,039
2030-31	\$2,582,986	\$8.10000	\$20,922
2031-32	\$2,655,033	\$8.10000	\$21,506
2032-33	\$2,771,024	\$8.10000	\$22,445
2033-34	\$2,845,473	\$8.10000	\$23,048
2034-35	\$2,968,721	\$8.10000	\$24,047
2035-36	\$3,045,690	\$8.10000	\$24,670

IMPACT OF PROPOSED HSB 328/SSB 1227 vs. CURRENT HF 718/SF 2442			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$0	\$0.00000	\$0
2026-27	\$349,345	(\$1.00770)	\$321
2027-28	\$325,890	(\$0.76423)	\$693
2028-29	\$481,288	(\$0.97639)	\$1,081
2029-30	\$466,666	(\$0.83758)	\$1,317
2030-31	\$640,933	(\$1.22581)	\$1,240
2031-32	\$624,036	(\$1.10617)	\$1,427
2032-33	\$806,489	(\$1.45903)	\$1,313
2033-34	\$787,190	(\$1.35505)	\$1,454
2034-35	\$978,154	(\$1.67813)	\$1,300
2035-36	\$956,334	(\$1.58713)	\$1,395

CITY OF BRIDGEWATER, IOWA
Estimated Tax Bill - **ACFGL Portion ONLY**
Change between FY 2026 and FY 2031

Commerical Valuation		Commercial Tax Bill		Industrial Valuation		Industrial Tax Bill		Residential Valuation		Residential Homestead - Non Senio		Residential Homestead - Senior		Residential Non-Homestead	
FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031
\$50,000	\$61,740	\$199	\$424	\$50,000	\$51,515	\$199	\$354	\$50,000	\$58,947	\$179	\$62	\$153	\$62	\$199	\$405
\$100,000	\$123,480	\$397	\$849	\$100,000	\$103,030	\$397	\$708	\$100,000	\$117,894	\$378	\$467	\$352	\$467	\$397	\$810
\$150,000	\$185,220	\$596	\$1,273	\$150,000	\$154,545	\$596	\$1,062	\$150,000	\$176,842	\$576	\$872	\$550	\$872	\$596	\$1,216
\$200,000	\$246,960	\$972	\$1,698	\$200,000	\$206,060	\$972	\$1,416	\$200,000	\$235,789	\$775	\$1,277	\$749	\$1,277	\$794	\$1,621
\$250,000	\$308,700	\$1,349	\$2,122	\$250,000	\$257,575	\$1,349	\$1,771	\$250,000	\$294,736	\$973	\$1,682	\$947	\$1,682	\$993	\$2,026
\$300,000	\$370,440	\$1,725	\$2,546	\$300,000	\$309,090	\$1,725	\$2,125	\$300,000	\$353,683	\$1,172	\$2,088	\$1,146	\$2,088	\$1,191	\$2,431
\$400,000	\$493,920	\$2,479	\$3,395	\$400,000	\$412,120	\$2,479	\$2,833	\$400,000	\$471,578	\$1,569	\$2,898	\$1,543	\$2,898	\$1,588	\$3,242
\$500,000	\$617,400	\$3,232	\$4,244	\$500,000	\$515,151	\$3,232	\$3,541	\$500,000	\$589,472	\$1,966	\$3,708	\$1,940	\$3,708	\$1,985	\$4,052
\$600,000	\$740,880	\$3,985	\$5,093	\$600,000	\$618,181	\$3,985	\$4,249	\$600,000	\$707,366	\$2,363	\$4,519	\$2,337	\$4,519	\$2,382	\$4,863
\$700,000	\$864,360	\$4,739	\$5,942	\$700,000	\$721,211	\$4,739	\$4,958	\$700,000	\$825,261	\$2,760	\$5,329	\$2,734	\$5,329	\$2,779	\$5,673
\$800,000	\$987,840	\$5,492	\$6,791	\$800,000	\$824,241	\$5,492	\$5,666	\$800,000	\$943,155	\$3,157	\$6,140	\$3,131	\$6,140	\$3,176	\$6,483
\$900,000	\$1,111,320	\$6,245	\$7,639	\$900,000	\$927,271	\$6,245	\$6,374	\$900,000	\$1,061,050	\$3,554	\$6,950	\$3,528	\$6,950	\$3,573	\$7,294
\$1,000,000	\$1,234,800	\$6,999	\$8,488	\$1,000,000	\$1,030,301	\$6,999	\$7,082	\$1,000,000	\$1,178,944	\$3,951	\$7,761	\$3,925	\$7,761	\$3,970	\$8,104
\$2,000,000	\$2,469,600	\$14,532	\$16,976	\$2,000,000	\$2,060,602	\$14,532	\$14,165	\$2,000,000	\$2,357,888	\$7,921	\$15,865	\$7,895	\$15,865	\$7,940	\$16,209
\$3,000,000	\$3,704,400	\$22,065	\$25,465	\$3,000,000	\$3,090,903	\$22,065	\$21,247	\$3,000,000	\$3,536,832	\$11,891	\$23,969	\$11,865	\$23,969	\$11,910	\$24,313
\$4,000,000	\$4,939,200	\$29,598	\$33,953	\$4,000,000	\$4,121,204	\$29,598	\$28,330	\$4,000,000	\$4,715,776	\$15,861	\$32,073	\$15,835	\$32,073	\$15,880	\$32,417
\$5,000,000	\$6,174,000	\$37,131	\$42,441	\$5,000,000	\$5,151,505	\$37,131	\$35,412	\$5,000,000	\$5,894,720	\$19,831	\$40,178	\$19,805	\$40,178	\$19,850	\$40,521
\$6,000,000	\$7,408,800	\$44,664	\$50,929	\$6,000,000	\$6,181,806	\$44,664	\$42,495	\$6,000,000	\$7,073,664	\$23,801	\$48,282	\$23,775	\$48,282	\$23,820	\$48,626
\$7,000,000	\$8,643,600	\$52,197	\$59,418	\$7,000,000	\$7,212,107	\$52,197	\$49,577	\$7,000,000	\$8,252,608	\$27,771	\$56,386	\$27,745	\$56,386	\$27,790	\$56,730
\$8,000,000	\$9,878,400	\$59,730	\$67,906	\$8,000,000	\$8,242,408	\$59,730	\$56,660	\$8,000,000	\$9,431,552	\$31,741	\$64,491	\$31,715	\$64,491	\$31,760	\$64,834
\$9,000,000	\$11,113,200	\$67,263	\$76,394	\$9,000,000	\$9,272,709	\$67,263	\$63,742	\$9,000,000	\$10,610,496	\$35,711	\$72,595	\$35,685	\$72,595	\$35,730	\$72,939
\$10,000,000	\$12,348,000	\$74,796	\$84,882	\$10,000,000	\$10,303,010	\$74,796	\$70,825	\$10,000,000	\$11,789,440	\$39,681	\$80,699	\$39,655	\$80,699	\$39,700	\$81,043
\$15,000,000	\$18,522,000	\$112,461	\$127,324	\$15,000,000	\$15,454,515	\$112,461	\$106,237	\$15,000,000	\$17,684,160	\$59,531	\$121,221	\$59,505	\$121,221	\$59,550	\$121,564
\$20,000,000	\$24,696,000	\$150,126	\$169,765	\$20,000,000	\$20,606,020	\$150,126	\$141,650	\$20,000,000	\$23,578,880	\$79,381	\$161,742	\$79,355	\$161,742	\$79,400	\$162,086
\$25,000,000	\$30,870,000	\$187,791	\$212,206	\$25,000,000	\$25,757,525	\$187,791	\$177,062	\$25,000,000	\$29,473,600	\$99,231	\$202,263	\$99,206	\$202,263	\$99,251	\$202,607
\$30,000,000	\$37,044,000	\$225,456	\$254,647	\$30,000,000	\$30,909,030	\$225,456	\$212,475	\$30,000,000	\$35,368,320	\$119,081	\$242,785	\$119,056	\$242,785	\$119,101	\$243,129
\$35,000,000	\$43,218,000	\$263,121	\$297,089	\$35,000,000	\$36,060,535	\$263,121	\$247,887	\$35,000,000	\$41,263,040	\$138,932	\$283,306	\$138,906	\$283,306	\$138,951	\$283,650
\$40,000,000	\$49,392,000	\$300,786	\$339,530	\$40,000,000	\$41,212,040	\$300,786	\$283,299	\$40,000,000	\$47,157,760	\$158,782	\$323,828	\$158,756	\$323,828	\$158,801	\$324,171
\$45,000,000	\$55,566,000	\$338,451	\$381,971	\$45,000,000	\$46,363,545	\$338,451	\$318,712	\$45,000,000	\$53,052,480	\$178,632	\$364,349	\$178,606	\$364,349	\$178,651	\$364,693
\$50,000,000	\$61,740,000	\$376,116	\$424,412	\$50,000,000	\$51,515,050	\$376,116	\$354,124	\$50,000,000	\$58,947,200	\$198,482	\$404,871	\$198,456	\$404,871	\$198,501	\$405,214

CITY OF BRIDGEWATER, IOWA
Estimated Tax Bill - **ACFGL Portion ONLY**
Change between FY 2026 and FY 2031

	Commercial		Industrial		Residential Homestead - Non Senior		Residential Homestead - Senior		Residential Non-Homestead	
FY 2026 Valuation	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %
\$50,000	\$226	113.81%	\$156	78.40%	(\$118)	(65.69%)	(\$92)	(59.92%)	\$207	104.14%
\$100,000	\$452	113.81%	\$311	78.40%	\$89	23.55%	\$115	32.61%	\$413	104.14%
\$150,000	\$678	113.81%	\$467	78.40%	\$296	51.31%	\$321	58.41%	\$620	104.14%
\$200,000	\$725	74.63%	\$444	45.71%	\$502	64.85%	\$528	70.53%	\$827	104.14%
\$250,000	\$773	57.33%	\$422	31.27%	\$709	72.86%	\$735	77.57%	\$1,034	104.14%
\$300,000	\$821	47.58%	\$399	23.14%	\$916	78.16%	\$942	82.17%	\$1,240	104.14%
\$400,000	\$917	36.98%	\$354	14.29%	\$1,329	84.73%	\$1,355	87.82%	\$1,654	104.14%
\$500,000	\$1,012	31.31%	\$309	9.57%	\$1,743	88.65%	\$1,768	91.16%	\$2,067	104.14%
\$600,000	\$1,108	27.79%	\$264	6.63%	\$2,156	91.25%	\$2,182	93.37%	\$2,481	104.14%
\$700,000	\$1,203	25.39%	\$219	4.62%	\$2,570	93.11%	\$2,595	94.93%	\$2,894	104.14%
\$800,000	\$1,299	23.65%	\$174	3.17%	\$2,983	94.49%	\$3,009	96.10%	\$3,307	104.14%
\$900,000	\$1,394	22.32%	\$129	2.07%	\$3,396	95.57%	\$3,422	97.00%	\$3,721	104.14%
\$1,000,000	\$1,490	21.29%	\$84	1.20%	\$3,810	96.43%	\$3,836	97.72%	\$4,134	104.14%
\$2,000,000	\$2,445	16.83%	(\$367)	(2.52%)	\$7,944	100.29%	\$7,970	100.95%	\$8,269	104.14%
\$3,000,000	\$3,400	15.41%	(\$817)	(3.70%)	\$12,078	101.58%	\$12,104	102.02%	\$12,403	104.14%
\$4,000,000	\$4,355	14.72%	(\$1,268)	(4.28%)	\$16,213	102.22%	\$16,238	102.55%	\$16,537	104.14%
\$5,000,000	\$5,311	14.30%	(\$1,718)	(4.63%)	\$20,347	102.60%	\$20,373	102.87%	\$20,671	104.14%
\$6,000,000	\$6,266	14.03%	(\$2,169)	(4.86%)	\$24,481	102.86%	\$24,507	103.08%	\$24,806	104.14%
\$7,000,000	\$7,221	13.83%	(\$2,619)	(5.02%)	\$28,615	103.04%	\$28,641	103.23%	\$28,940	104.14%
\$8,000,000	\$8,176	13.69%	(\$3,070)	(5.14%)	\$32,750	103.18%	\$32,775	103.34%	\$33,074	104.14%
\$9,000,000	\$9,132	13.58%	(\$3,520)	(5.23%)	\$36,884	103.28%	\$36,910	103.43%	\$37,208	104.14%
\$10,000,000	\$10,087	13.49%	(\$3,971)	(5.31%)	\$41,018	103.37%	\$41,044	103.50%	\$41,343	104.14%
\$15,000,000	\$14,863	13.22%	(\$6,223)	(5.53%)	\$61,689	103.63%	\$61,715	103.71%	\$62,014	104.14%
\$20,000,000	\$19,639	13.08%	(\$8,476)	(5.65%)	\$82,361	103.75%	\$82,387	103.82%	\$82,685	104.14%
\$25,000,000	\$24,416	13.00%	(\$10,728)	(5.71%)	\$103,032	103.83%	\$103,058	103.88%	\$103,357	104.14%
\$30,000,000	\$29,192	12.95%	(\$12,981)	(5.76%)	\$123,703	103.88%	\$123,729	103.93%	\$124,028	104.14%
\$35,000,000	\$33,968	12.91%	(\$15,234)	(5.79%)	\$144,375	103.92%	\$144,400	103.96%	\$144,699	104.14%
\$40,000,000	\$38,744	12.88%	(\$17,486)	(5.81%)	\$165,046	103.95%	\$165,072	103.98%	\$165,370	104.14%
\$45,000,000	\$43,521	12.86%	(\$19,739)	(5.83%)	\$185,717	103.97%	\$185,743	104.00%	\$186,042	104.14%
\$50,000,000	\$48,297	12.84%	(\$21,991)	(5.85%)	\$206,389	103.98%	\$206,414	104.01%	\$206,713	104.14%