

CITY OF CAMBRIDGE, 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	\$7.63503	\$232,026	\$0	\$232,026	
2026-27	\$4.08210	\$236,667	\$3,964	\$240,631	3.7%
2027-28	\$4.15047	\$243,814	\$4,030	\$247,844	3.0%
2028-29	\$4.05554	\$252,801	\$3,938	\$256,739	3.6%
2029-30	\$4.11872	\$260,025	\$4,000	\$264,025	2.8%
2030-31	\$4.02238	\$269,305	\$3,906	\$273,211	3.5%
2031-32	\$4.08072	\$276,467	\$3,963	\$280,430	2.6%
2032-33	\$3.98526	\$286,039	\$3,870	\$289,909	3.4%
2033-34	\$4.03918	\$293,132	\$3,922	\$297,054	2.5%
2034-35	\$3.94471	\$302,995	\$3,831	\$306,825	3.3%
2035-36	\$3.99458	\$310,013	\$3,879	\$313,892	2.3%

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	\$70,100,047	\$30,389,710	\$4,905,121	\$35,294,831
2026-27	\$67,012,513	\$58,947,841	\$5,746,402	\$64,694,242
2027-28	\$67,905,735	\$59,714,730	\$5,872,735	\$65,587,464
2028-29	\$71,910,432	\$63,305,773	\$6,286,388	\$69,592,161
2029-30	\$72,834,654	\$64,103,662	\$6,412,721	\$70,516,383
2030-31	\$77,094,474	\$67,922,830	\$6,853,373	\$74,776,203
2031-32	\$78,018,696	\$68,720,719	\$6,979,706	\$75,700,425
2032-33	\$82,512,198	\$72,745,219	\$7,448,708	\$80,193,927
2033-34	\$83,436,420	\$73,543,108	\$7,575,041	\$81,118,149
2034-35	\$88,173,574	\$77,781,494	\$8,073,809	\$85,855,303
2035-36	\$89,097,796	\$78,579,383	\$8,200,142	\$86,779,525

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	77.00%	-1.47%	75.52%	19.95%	0.00%	0.80%
2026-27	97.74%	-17.26%	80.48%	16.54%	0.00%	0.44%
2027-28	97.60%	-17.33%	80.26%	16.80%	0.00%	0.43%
2028-29	96.78%	-16.62%	80.16%	17.09%	0.00%	0.41%
2029-30	96.62%	-16.65%	79.97%	17.31%	0.00%	0.40%
2030-31	95.80%	-15.92%	79.88%	17.57%	0.00%	0.38%
2031-32	95.66%	-15.95%	79.70%	17.77%	0.00%	0.37%
2032-33	94.88%	-15.27%	79.61%	18.01%	0.00%	0.35%
2033-34	94.76%	-15.31%	79.45%	18.20%	0.00%	0.35%
2034-35	94.02%	-14.66%	79.37%	18.43%	0.00%	0.33%
2035-36	93.92%	-14.70%	79.22%	18.60%	0.00%	0.32%

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 CAMBRIDGE, 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	\$30,389,710	\$7.63503	\$232,026
2026-27	\$58,947,841	\$4.08210	\$240,631
2027-28	\$59,714,730	\$4.15047	\$247,844
2028-29	\$63,305,773	\$4.05554	\$256,739
2029-30	\$64,103,662	\$4.11872	\$264,025
2030-31	\$67,922,830	\$4.02238	\$273,211
2031-32	\$68,720,719	\$4.08072	\$280,430
2032-33	\$72,745,219	\$3.98526	\$289,909
2033-34	\$73,543,108	\$4.03918	\$297,054
2034-35	\$77,781,494	\$3.94471	\$306,825
2035-36	\$78,579,383	\$3.99458	\$313,892

CITY OF CAMBRIDGE, 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	\$30,389,710	\$7.63503	\$232,026
2026-27	\$31,037,936	\$7.63503	\$236,976
2027-28	\$31,965,841	\$7.55943	\$241,644
2028-29	\$33,406,404	\$7.55943	\$252,534
2029-30	\$34,510,842	\$7.55943	\$260,882
2030-31	\$36,039,046	\$7.55943	\$272,435
2031-32	\$37,196,229	\$7.55943	\$281,182
2032-33	\$38,816,666	\$7.55943	\$293,432
2033-34	\$40,029,486	\$7.55943	\$302,600
2034-35	\$41,747,068	\$7.55943	\$315,584
2035-36	\$43,018,343	\$7.55943	\$325,194

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	\$27,909,905	(\$3.55293)	\$3,655
2027-28	\$27,748,889	(\$3.40896)	\$6,201
2028-29	\$29,899,369	(\$3.50389)	\$4,206
2029-30	\$29,592,820	(\$3.44071)	\$3,143
2030-31	\$31,883,784	(\$3.53705)	\$777
2031-32	\$31,524,490	(\$3.47871)	-\$752
2032-33	\$33,928,553	(\$3.57417)	-\$3,523
2033-34	\$33,513,622	(\$3.52025)	-\$5,546
2034-35	\$36,034,426	(\$3.61472)	-\$8,759
2035-36	\$35,561,041	(\$3.56485)	-\$11,303

CITY OF CAMBRIDGE, 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	\$181	\$248	\$50,000	\$51,515	\$181	\$207	\$50,000	\$58,947	\$164	\$36	\$140	\$36	\$181	\$237
\$100,000	\$123,480	\$362	\$497	\$100,000	\$103,030	\$362	\$414	\$100,000	\$117,894	\$345	\$273	\$321	\$273	\$362	\$474
\$150,000	\$185,220	\$543	\$745	\$150,000	\$154,545	\$543	\$622	\$150,000	\$176,842	\$526	\$510	\$502	\$510	\$543	\$711
\$200,000	\$246,960	\$887	\$993	\$200,000	\$206,060	\$887	\$829	\$200,000	\$235,789	\$707	\$747	\$683	\$747	\$724	\$948
\$250,000	\$308,700	\$1,230	\$1,242	\$250,000	\$257,575	\$1,230	\$1,036	\$250,000	\$294,736	\$888	\$984	\$864	\$984	\$905	\$1,186
\$300,000	\$370,440	\$1,574	\$1,490	\$300,000	\$309,090	\$1,574	\$1,243	\$300,000	\$353,683	\$1,069	\$1,222	\$1,045	\$1,222	\$1,086	\$1,423
\$400,000	\$493,920	\$2,261	\$1,987	\$400,000	\$412,120	\$2,261	\$1,658	\$400,000	\$471,578	\$1,431	\$1,696	\$1,407	\$1,696	\$1,449	\$1,897
\$500,000	\$617,400	\$2,948	\$2,483	\$500,000	\$515,151	\$2,948	\$2,072	\$500,000	\$589,472	\$1,793	\$2,170	\$1,770	\$2,170	\$1,811	\$2,371
\$600,000	\$740,880	\$3,635	\$2,980	\$600,000	\$618,181	\$3,635	\$2,487	\$600,000	\$707,366	\$2,155	\$2,644	\$2,132	\$2,644	\$2,173	\$2,845
\$700,000	\$864,360	\$4,323	\$3,477	\$700,000	\$721,211	\$4,323	\$2,901	\$700,000	\$825,261	\$2,517	\$3,118	\$2,494	\$3,118	\$2,535	\$3,320
\$800,000	\$987,840	\$5,010	\$3,973	\$800,000	\$824,241	\$5,010	\$3,315	\$800,000	\$943,155	\$2,880	\$3,593	\$2,856	\$3,593	\$2,897	\$3,794
\$900,000	\$1,111,320	\$5,697	\$4,470	\$900,000	\$927,271	\$5,697	\$3,730	\$900,000	\$1,061,050	\$3,242	\$4,067	\$3,218	\$4,067	\$3,259	\$4,268
\$1,000,000	\$1,234,800	\$6,384	\$4,967	\$1,000,000	\$1,030,301	\$6,384	\$4,144	\$1,000,000	\$1,178,944	\$3,604	\$4,541	\$3,580	\$4,541	\$3,621	\$4,742
\$2,000,000	\$2,469,600	\$13,256	\$9,934	\$2,000,000	\$2,060,602	\$13,256	\$8,289	\$2,000,000	\$2,357,888	\$7,225	\$9,283	\$7,202	\$9,283	\$7,243	\$9,484
\$3,000,000	\$3,704,400	\$20,127	\$14,901	\$3,000,000	\$3,090,903	\$20,127	\$12,433	\$3,000,000	\$3,536,832	\$10,847	\$14,025	\$10,823	\$14,025	\$10,864	\$14,226
\$4,000,000	\$4,939,200	\$26,999	\$19,867	\$4,000,000	\$4,121,204	\$26,999	\$16,577	\$4,000,000	\$4,715,776	\$14,468	\$18,768	\$14,445	\$18,768	\$14,486	\$18,969
\$5,000,000	\$6,174,000	\$33,870	\$24,834	\$5,000,000	\$5,151,505	\$33,870	\$20,721	\$5,000,000	\$5,894,720	\$18,090	\$23,510	\$18,066	\$23,510	\$18,107	\$23,711
\$6,000,000	\$7,408,800	\$40,742	\$29,801	\$6,000,000	\$6,181,806	\$40,742	\$24,866	\$6,000,000	\$7,073,664	\$21,711	\$28,252	\$21,687	\$28,252	\$21,728	\$28,453
\$7,000,000	\$8,643,600	\$47,613	\$34,768	\$7,000,000	\$7,212,107	\$47,613	\$29,010	\$7,000,000	\$8,252,608	\$25,332	\$32,994	\$25,309	\$32,994	\$25,350	\$33,195
\$8,000,000	\$9,878,400	\$54,485	\$39,735	\$8,000,000	\$8,242,408	\$54,485	\$33,154	\$8,000,000	\$9,431,552	\$28,954	\$37,736	\$28,930	\$37,736	\$28,971	\$37,937
\$9,000,000	\$11,113,200	\$61,356	\$44,702	\$9,000,000	\$9,272,709	\$61,356	\$37,298	\$9,000,000	\$10,610,496	\$32,575	\$42,478	\$32,552	\$42,478	\$32,593	\$42,679
\$10,000,000	\$12,348,000	\$68,228	\$49,668	\$10,000,000	\$10,303,010	\$68,228	\$41,443	\$10,000,000	\$11,789,440	\$36,197	\$47,220	\$36,173	\$47,220	\$36,214	\$47,422
\$15,000,000	\$18,522,000	\$102,585	\$74,503	\$15,000,000	\$15,454,515	\$102,585	\$62,164	\$15,000,000	\$17,684,160	\$54,304	\$70,931	\$54,280	\$70,931	\$54,321	\$71,132
\$20,000,000	\$24,696,000	\$136,943	\$99,337	\$20,000,000	\$20,606,020	\$136,943	\$82,885	\$20,000,000	\$23,578,880	\$72,411	\$94,642	\$72,387	\$94,642	\$72,428	\$94,843
\$25,000,000	\$30,870,000	\$171,301	\$124,171	\$25,000,000	\$25,757,525	\$171,301	\$103,607	\$25,000,000	\$29,473,600	\$90,518	\$118,353	\$90,494	\$118,353	\$90,535	\$118,554
\$30,000,000	\$37,044,000	\$205,658	\$149,005	\$30,000,000	\$30,909,030	\$205,658	\$124,328	\$30,000,000	\$35,368,320	\$108,625	\$142,064	\$108,601	\$142,064	\$108,642	\$142,265
\$35,000,000	\$43,218,000	\$240,016	\$173,839	\$35,000,000	\$36,060,535	\$240,016	\$145,049	\$35,000,000	\$41,263,040	\$126,732	\$165,775	\$126,708	\$165,775	\$126,750	\$165,976
\$40,000,000	\$49,392,000	\$274,374	\$198,673	\$40,000,000	\$41,212,040	\$274,374	\$165,770	\$40,000,000	\$47,157,760	\$144,839	\$189,485	\$144,816	\$189,485	\$144,857	\$189,686
\$45,000,000	\$55,566,000	\$308,731	\$223,508	\$45,000,000	\$46,363,545	\$308,731	\$186,492	\$45,000,000	\$53,052,480	\$162,946	\$213,196	\$162,923	\$213,196	\$162,964	\$213,397
\$50,000,000	\$61,740,000	\$343,089	\$248,342	\$50,000,000	\$51,515,050	\$343,089	\$207,213	\$50,000,000	\$58,947,200	\$181,053	\$236,907	\$181,030	\$236,907	\$181,071	\$237,108

CITY OF CAMBRIDGE, 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	\$67	37.15%	\$26	14.44%	(\$128)	(77.99%)	(\$104)	(74.29%)	\$56	30.95%
\$100,000	\$135	37.15%	\$52	14.44%	(\$71)	(20.74%)	(\$48)	(14.93%)	\$112	30.95%
\$150,000	\$202	37.15%	\$78	14.44%	(\$15)	(2.94%)	\$8	1.61%	\$168	30.95%
\$200,000	\$107	12.02%	(\$58)	(6.53%)	\$41	5.74%	\$64	9.39%	\$224	30.95%
\$250,000	\$11	0.92%	(\$194)	(15.79%)	\$97	10.88%	\$120	13.90%	\$280	30.95%
\$300,000	(\$84)	(5.33%)	(\$331)	(21.01%)	\$153	14.28%	\$176	16.86%	\$336	30.95%
\$400,000	(\$274)	(12.13%)	(\$603)	(26.69%)	\$265	18.50%	\$288	20.48%	\$448	30.95%
\$500,000	(\$465)	(15.77%)	(\$876)	(29.72%)	\$377	21.01%	\$400	22.62%	\$560	30.95%
\$600,000	(\$655)	(18.03%)	(\$1,149)	(31.60%)	\$489	22.68%	\$512	24.04%	\$672	30.95%
\$700,000	(\$846)	(19.57%)	(\$1,422)	(32.89%)	\$601	23.87%	\$625	25.04%	\$785	30.95%
\$800,000	(\$1,036)	(20.68%)	(\$1,694)	(33.82%)	\$713	24.76%	\$737	25.79%	\$897	30.95%
\$900,000	(\$1,227)	(21.53%)	(\$1,967)	(34.53%)	\$825	25.45%	\$849	26.37%	\$1,009	30.95%
\$1,000,000	(\$1,417)	(22.20%)	(\$2,240)	(35.08%)	\$937	26.01%	\$961	26.83%	\$1,121	30.95%
\$2,000,000	(\$3,322)	(25.06%)	(\$4,967)	(37.47%)	\$2,058	28.48%	\$2,081	28.90%	\$2,241	30.95%
\$3,000,000	(\$5,227)	(25.97%)	(\$7,694)	(38.23%)	\$3,179	29.31%	\$3,202	29.59%	\$3,362	30.95%
\$4,000,000	(\$7,131)	(26.41%)	(\$10,422)	(38.60%)	\$4,299	29.72%	\$4,323	29.93%	\$4,483	30.95%
\$5,000,000	(\$9,036)	(26.68%)	(\$13,149)	(38.82%)	\$5,420	29.96%	\$5,444	30.13%	\$5,604	30.95%
\$6,000,000	(\$10,941)	(26.85%)	(\$15,876)	(38.97%)	\$6,541	30.13%	\$6,564	30.27%	\$6,724	30.95%
\$7,000,000	(\$12,845)	(26.98%)	(\$18,603)	(39.07%)	\$7,662	30.24%	\$7,685	30.37%	\$7,845	30.95%
\$8,000,000	(\$14,750)	(27.07%)	(\$21,331)	(39.15%)	\$8,782	30.33%	\$8,806	30.44%	\$8,966	30.95%
\$9,000,000	(\$16,655)	(27.14%)	(\$24,058)	(39.21%)	\$9,903	30.40%	\$9,927	30.50%	\$10,087	30.95%
\$10,000,000	(\$18,559)	(27.20%)	(\$26,785)	(39.26%)	\$11,024	30.46%	\$11,047	30.54%	\$11,207	30.95%
\$15,000,000	(\$28,083)	(27.38%)	(\$40,421)	(39.40%)	\$16,628	30.62%	\$16,651	30.68%	\$16,811	30.95%
\$20,000,000	(\$37,606)	(27.46%)	(\$54,058)	(39.47%)	\$22,231	30.70%	\$22,255	30.74%	\$22,415	30.95%
\$25,000,000	(\$47,130)	(27.51%)	(\$67,694)	(39.52%)	\$27,835	30.75%	\$27,859	30.78%	\$28,019	30.95%
\$30,000,000	(\$56,653)	(27.55%)	(\$81,330)	(39.55%)	\$33,439	30.78%	\$33,462	30.81%	\$33,622	30.95%
\$35,000,000	(\$66,177)	(27.57%)	(\$94,967)	(39.57%)	\$39,042	30.81%	\$39,066	30.83%	\$39,226	30.95%
\$40,000,000	(\$75,700)	(27.59%)	(\$108,603)	(39.58%)	\$44,646	30.82%	\$44,670	30.85%	\$44,830	30.95%
\$45,000,000	(\$85,224)	(27.60%)	(\$122,239)	(39.59%)	\$50,250	30.84%	\$50,273	30.86%	\$50,433	30.95%
\$50,000,000	(\$94,747)	(27.62%)	(\$135,876)	(39.60%)	\$55,854	30.85%	\$55,877	30.87%	\$56,037	30.95%