

CITY OF CRYSTAL LAKE, 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	\$36,113	\$0	\$36,113	
2026-27	\$5.60450	\$36,835	\$246	\$37,082	2.7%
2027-28	\$5.64742	\$37,267	\$248	\$37,515	1.2%
2028-29	\$5.42585	\$38,266	\$239	\$38,504	2.6%
2029-30	\$5.45967	\$38,736	\$240	\$38,976	1.2%
2030-31	\$5.24042	\$39,756	\$230	\$39,986	2.6%
2031-32	\$5.27079	\$40,210	\$232	\$40,442	1.1%
2032-33	\$5.06574	\$41,251	\$223	\$41,473	2.6%
2033-34	\$5.09309	\$41,690	\$224	\$41,914	1.1%
2034-35	\$4.90074	\$42,752	\$215	\$42,968	2.5%
2035-36	\$4.92606	\$43,182	\$217	\$43,399	1.0%

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	\$10,044,900	\$4,314,576	\$0	\$4,314,576
2026-27	\$7,397,961	\$6,616,408	\$0	\$6,616,408
2027-28	\$7,424,465	\$6,642,912	\$0	\$6,642,912
2028-29	\$7,877,975	\$7,096,422	\$0	\$7,096,422
2029-30	\$7,920,480	\$7,138,927	\$0	\$7,138,927
2030-31	\$8,411,871	\$7,630,318	\$0	\$7,630,318
2031-32	\$8,454,376	\$7,672,823	\$0	\$7,672,823
2032-33	\$8,968,589	\$8,187,036	\$0	\$8,187,036
2033-34	\$9,011,094	\$8,229,541	\$0	\$8,229,541
2034-35	\$9,549,109	\$8,767,556	\$0	\$8,767,556
2035-36	\$9,591,614	\$8,810,061	\$0	\$8,810,061

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	94.00%	-6.91%	87.09%	10.15%	0.00%	2.76%
2026-27	140.96%	-58.81%	82.15%	15.66%	0.00%	1.80%
2027-28	140.50%	-58.84%	81.66%	16.16%	0.00%	1.79%
2028-29	136.87%	-55.31%	81.57%	16.41%	0.00%	1.68%
2029-30	136.15%	-54.99%	81.16%	16.84%	0.00%	1.67%
2030-31	132.56%	-51.45%	81.11%	17.03%	0.00%	1.56%
2031-32	131.91%	-51.18%	80.73%	17.42%	0.00%	1.55%
2032-33	128.65%	-47.97%	80.69%	17.60%	0.00%	1.45%
2033-34	128.07%	-47.74%	80.33%	17.97%	0.00%	1.45%
2034-35	125.09%	-44.81%	80.28%	18.13%	0.00%	1.36%
2035-36	124.56%	-44.61%	79.95%	18.47%	0.00%	1.35%

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 CRYSTAL LAKE, 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	\$4,314,576	\$8.37000	\$36,113
2026-27	\$6,616,408	\$5.60450	\$37,082
2027-28	\$6,642,912	\$5.64742	\$37,515
2028-29	\$7,096,422	\$5.42585	\$38,504
2029-30	\$7,138,927	\$5.45967	\$38,976
2030-31	\$7,630,318	\$5.24042	\$39,986
2031-32	\$7,672,823	\$5.27079	\$40,442
2032-33	\$8,187,036	\$5.06574	\$41,473
2033-34	\$8,229,541	\$5.09309	\$41,914
2034-35	\$8,767,556	\$4.90074	\$42,968
2035-36	\$8,810,061	\$4.92606	\$43,399

CITY OF CRYSTAL LAKE, 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	\$4,314,576	\$8.37000	\$36,113
2026-27	\$4,378,932	\$8.37000	\$36,652
2027-28	\$4,487,718	\$8.37000	\$37,562
2028-29	\$4,659,503	\$8.10000	\$37,742
2029-30	\$4,773,028	\$8.10000	\$38,662
2030-31	\$4,954,670	\$8.10000	\$40,133
2031-32	\$5,073,167	\$8.10000	\$41,093
2032-33	\$5,265,172	\$8.10000	\$42,648
2033-34	\$5,388,920	\$8.10000	\$43,650
2034-35	\$5,591,827	\$8.10000	\$45,294
2035-36	\$5,721,086	\$8.10000	\$46,341

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	\$2,237,476	(\$2.76550)	\$430
2027-28	\$2,155,194	(\$2.72258)	-\$47
2028-29	\$2,436,919	(\$2.67415)	\$762
2029-30	\$2,365,899	(\$2.64033)	\$315
2030-31	\$2,675,649	(\$2.85958)	-\$147
2031-32	\$2,599,656	(\$2.82921)	-\$651
2032-33	\$2,921,865	(\$3.03426)	-\$1,174
2033-34	\$2,840,621	(\$3.00691)	-\$1,736
2034-35	\$3,175,729	(\$3.19926)	-\$2,326
2035-36	\$3,088,975	(\$3.17394)	-\$2,942

CITY OF CRYSTAL LAKE, 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	\$324	\$50,000	\$51,515	\$199	\$270	\$50,000	\$58,947	\$179	\$47	\$153	\$47	\$199	\$309
\$100,000	\$123,480	\$397	\$647	\$100,000	\$103,030	\$397	\$540	\$100,000	\$117,894	\$378	\$356	\$352	\$356	\$397	\$618
\$150,000	\$185,220	\$596	\$971	\$150,000	\$154,545	\$596	\$810	\$150,000	\$176,842	\$576	\$665	\$550	\$665	\$596	\$927
\$200,000	\$246,960	\$972	\$1,294	\$200,000	\$206,060	\$972	\$1,080	\$200,000	\$235,789	\$775	\$974	\$749	\$974	\$794	\$1,236
\$250,000	\$308,700	\$1,349	\$1,618	\$250,000	\$257,575	\$1,349	\$1,350	\$250,000	\$294,736	\$973	\$1,283	\$947	\$1,283	\$993	\$1,545
\$300,000	\$370,440	\$1,725	\$1,941	\$300,000	\$309,090	\$1,725	\$1,620	\$300,000	\$353,683	\$1,172	\$1,591	\$1,146	\$1,591	\$1,191	\$1,853
\$400,000	\$493,920	\$2,479	\$2,588	\$400,000	\$412,120	\$2,479	\$2,160	\$400,000	\$471,578	\$1,569	\$2,209	\$1,543	\$2,209	\$1,588	\$2,471
\$500,000	\$617,400	\$3,232	\$3,235	\$500,000	\$515,151	\$3,232	\$2,700	\$500,000	\$589,472	\$1,966	\$2,827	\$1,940	\$2,827	\$1,985	\$3,089
\$600,000	\$740,880	\$3,985	\$3,883	\$600,000	\$618,181	\$3,985	\$3,240	\$600,000	\$707,366	\$2,363	\$3,445	\$2,337	\$3,445	\$2,382	\$3,707
\$700,000	\$864,360	\$4,739	\$4,530	\$700,000	\$721,211	\$4,739	\$3,779	\$700,000	\$825,261	\$2,760	\$4,063	\$2,734	\$4,063	\$2,779	\$4,325
\$800,000	\$987,840	\$5,492	\$5,177	\$800,000	\$824,241	\$5,492	\$4,319	\$800,000	\$943,155	\$3,157	\$4,681	\$3,131	\$4,681	\$3,176	\$4,943
\$900,000	\$1,111,320	\$6,245	\$5,824	\$900,000	\$927,271	\$6,245	\$4,859	\$900,000	\$1,061,050	\$3,554	\$5,298	\$3,528	\$5,298	\$3,573	\$5,560
\$1,000,000	\$1,234,800	\$6,999	\$6,471	\$1,000,000	\$1,030,301	\$6,999	\$5,399	\$1,000,000	\$1,178,944	\$3,951	\$5,916	\$3,925	\$5,916	\$3,970	\$6,178
\$2,000,000	\$2,469,600	\$14,532	\$12,942	\$2,000,000	\$2,060,602	\$14,532	\$10,798	\$2,000,000	\$2,357,888	\$7,921	\$12,094	\$7,895	\$12,094	\$7,940	\$12,356
\$3,000,000	\$3,704,400	\$22,065	\$19,413	\$3,000,000	\$3,090,903	\$22,065	\$16,198	\$3,000,000	\$3,536,832	\$11,891	\$18,272	\$11,865	\$18,272	\$11,910	\$18,534
\$4,000,000	\$4,939,200	\$29,598	\$25,883	\$4,000,000	\$4,121,204	\$29,598	\$21,597	\$4,000,000	\$4,715,776	\$15,861	\$24,451	\$15,835	\$24,451	\$15,880	\$24,713
\$5,000,000	\$6,174,000	\$37,131	\$32,354	\$5,000,000	\$5,151,505	\$37,131	\$26,996	\$5,000,000	\$5,894,720	\$19,831	\$30,629	\$19,805	\$30,629	\$19,850	\$30,891
\$6,000,000	\$7,408,800	\$44,664	\$38,825	\$6,000,000	\$6,181,806	\$44,664	\$32,395	\$6,000,000	\$7,073,664	\$23,801	\$36,807	\$23,775	\$36,807	\$23,820	\$37,069
\$7,000,000	\$8,643,600	\$52,197	\$45,296	\$7,000,000	\$7,212,107	\$52,197	\$37,794	\$7,000,000	\$8,252,608	\$27,771	\$42,985	\$27,745	\$42,985	\$27,790	\$43,247
\$8,000,000	\$9,878,400	\$59,730	\$51,767	\$8,000,000	\$8,242,408	\$59,730	\$43,194	\$8,000,000	\$9,431,552	\$31,741	\$49,163	\$31,715	\$49,163	\$31,760	\$49,425
\$9,000,000	\$11,113,200	\$67,263	\$58,238	\$9,000,000	\$9,272,709	\$67,263	\$48,593	\$9,000,000	\$10,610,496	\$35,711	\$55,341	\$35,685	\$55,341	\$35,730	\$55,603
\$10,000,000	\$12,348,000	\$74,796	\$64,709	\$10,000,000	\$10,303,010	\$74,796	\$53,992	\$10,000,000	\$11,789,440	\$39,681	\$61,520	\$39,655	\$61,520	\$39,700	\$61,782
\$15,000,000	\$18,522,000	\$112,461	\$97,063	\$15,000,000	\$15,454,515	\$112,461	\$80,988	\$15,000,000	\$17,684,160	\$59,531	\$92,410	\$59,505	\$92,410	\$59,550	\$92,672
\$20,000,000	\$24,696,000	\$150,126	\$129,417	\$20,000,000	\$20,606,020	\$150,126	\$107,984	\$20,000,000	\$23,578,880	\$79,381	\$123,301	\$79,355	\$123,301	\$79,400	\$123,563
\$25,000,000	\$30,870,000	\$187,791	\$161,772	\$25,000,000	\$25,757,525	\$187,791	\$134,980	\$25,000,000	\$29,473,600	\$99,231	\$154,192	\$99,206	\$154,192	\$99,251	\$154,454
\$30,000,000	\$37,044,000	\$225,456	\$194,126	\$30,000,000	\$30,909,030	\$225,456	\$161,976	\$30,000,000	\$35,368,320	\$119,081	\$185,083	\$119,056	\$185,083	\$119,101	\$185,345
\$35,000,000	\$43,218,000	\$263,121	\$226,480	\$35,000,000	\$36,060,535	\$263,121	\$188,972	\$35,000,000	\$41,263,040	\$138,932	\$215,974	\$138,906	\$215,974	\$138,951	\$216,236
\$40,000,000	\$49,392,000	\$300,786	\$258,835	\$40,000,000	\$41,212,040	\$300,786	\$215,968	\$40,000,000	\$47,157,760	\$158,782	\$246,864	\$158,756	\$246,864	\$158,801	\$247,126
\$45,000,000	\$55,566,000	\$338,451	\$291,189	\$45,000,000	\$46,363,545	\$338,451	\$242,964	\$45,000,000	\$53,052,480	\$178,632	\$277,755	\$178,606	\$277,755	\$178,651	\$278,017
\$50,000,000	\$61,740,000	\$376,116	\$323,544	\$50,000,000	\$51,515,050	\$376,116	\$269,960	\$50,000,000	\$58,947,200	\$198,482	\$308,646	\$198,456	\$308,646	\$198,501	\$308,908

CITY OF CRYSTAL LAKE, 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	\$125	62.99%	\$71	36.00%	(\$132)	(73.84%)	(\$107)	(69.44%)	\$110	55.62%
\$100,000	\$250	62.99%	\$143	36.00%	(\$22)	(5.81%)	\$4	1.09%	\$221	55.62%
\$150,000	\$375	62.99%	\$214	36.00%	\$88	15.35%	\$114	20.76%	\$331	55.62%
\$200,000	\$322	33.12%	\$108	11.08%	\$199	25.67%	\$225	30.00%	\$442	55.62%
\$250,000	\$269	19.94%	\$1	0.07%	\$309	31.78%	\$335	35.37%	\$552	55.62%
\$300,000	\$216	12.51%	(\$106)	(6.13%)	\$420	35.82%	\$445	38.87%	\$662	55.62%
\$400,000	\$110	4.42%	(\$319)	(12.87%)	\$640	40.83%	\$666	43.18%	\$883	55.62%
\$500,000	\$3	0.10%	(\$532)	(16.47%)	\$861	43.82%	\$887	45.73%	\$1,104	55.62%
\$600,000	(\$103)	(2.58%)	(\$746)	(18.71%)	\$1,082	45.80%	\$1,108	47.41%	\$1,325	55.62%
\$700,000	(\$209)	(4.41%)	(\$959)	(20.24%)	\$1,303	47.21%	\$1,329	48.60%	\$1,546	55.62%
\$800,000	(\$315)	(5.74%)	(\$1,173)	(21.35%)	\$1,524	48.27%	\$1,550	49.49%	\$1,767	55.62%
\$900,000	(\$421)	(6.75%)	(\$1,386)	(22.19%)	\$1,745	49.09%	\$1,770	50.18%	\$1,987	55.62%
\$1,000,000	(\$528)	(7.54%)	(\$1,599)	(22.85%)	\$1,965	49.75%	\$1,991	50.73%	\$2,208	55.62%
\$2,000,000	(\$1,590)	(10.94%)	(\$3,733)	(25.69%)	\$4,174	52.69%	\$4,199	53.19%	\$4,416	55.62%
\$3,000,000	(\$2,652)	(12.02%)	(\$5,867)	(26.59%)	\$6,382	53.67%	\$6,407	54.00%	\$6,624	55.62%
\$4,000,000	(\$3,714)	(12.55%)	(\$8,001)	(27.03%)	\$8,590	54.16%	\$8,616	54.41%	\$8,833	55.62%
\$5,000,000	(\$4,776)	(12.86%)	(\$10,135)	(27.29%)	\$10,798	54.45%	\$10,824	54.65%	\$11,041	55.62%
\$6,000,000	(\$5,838)	(13.07%)	(\$12,268)	(27.47%)	\$13,006	54.65%	\$13,032	54.81%	\$13,249	55.62%
\$7,000,000	(\$6,900)	(13.22%)	(\$14,402)	(27.59%)	\$15,214	54.78%	\$15,240	54.93%	\$15,457	55.62%
\$8,000,000	(\$7,963)	(13.33%)	(\$16,536)	(27.68%)	\$17,422	54.89%	\$17,448	55.02%	\$17,665	55.62%
\$9,000,000	(\$9,025)	(13.42%)	(\$18,670)	(27.76%)	\$19,630	54.97%	\$19,656	55.08%	\$19,873	55.62%
\$10,000,000	(\$10,087)	(13.49%)	(\$20,803)	(27.81%)	\$21,839	55.04%	\$21,864	55.14%	\$22,081	55.62%
\$15,000,000	(\$15,397)	(13.69%)	(\$31,472)	(27.99%)	\$32,879	55.23%	\$32,905	55.30%	\$33,122	55.62%
\$20,000,000	(\$20,708)	(13.79%)	(\$42,141)	(28.07%)	\$43,920	55.33%	\$43,946	55.38%	\$44,163	55.62%
\$25,000,000	(\$26,019)	(13.86%)	(\$52,810)	(28.12%)	\$54,961	55.39%	\$54,986	55.43%	\$55,203	55.62%
\$30,000,000	(\$31,329)	(13.90%)	(\$63,479)	(28.16%)	\$66,001	55.43%	\$66,027	55.46%	\$66,244	55.62%
\$35,000,000	(\$36,640)	(13.93%)	(\$74,148)	(28.18%)	\$77,042	55.45%	\$77,068	55.48%	\$77,285	55.62%
\$40,000,000	(\$41,951)	(13.95%)	(\$84,817)	(28.20%)	\$88,083	55.47%	\$88,109	55.50%	\$88,325	55.62%
\$45,000,000	(\$47,261)	(13.96%)	(\$95,486)	(28.21%)	\$99,123	55.49%	\$99,149	55.51%	\$99,366	55.62%
\$50,000,000	(\$52,572)	(13.98%)	(\$106,155)	(28.22%)	\$110,164	55.50%	\$110,190	55.52%	\$110,407	55.62%