

CITY OF COTTER, 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	\$6.84362	\$5,187	\$0	\$5,187	
2026-27	\$4.28303	\$5,291	\$0	\$5,291	2.0%
2027-28	\$4.30793	\$5,317	\$0	\$5,317	0.5%
2028-29	\$4.20210	\$5,423	\$0	\$5,423	2.0%
2029-30	\$4.22311	\$5,450	\$0	\$5,450	0.5%
2030-31	\$4.11717	\$5,559	\$0	\$5,559	2.0%
2031-32	\$4.13776	\$5,587	\$0	\$5,587	0.5%
2032-33	\$4.03503	\$5,699	\$0	\$5,699	2.0%
2033-34	\$4.05521	\$5,728	\$0	\$5,728	0.5%
2034-35	\$3.95552	\$5,842	\$0	\$5,842	2.0%
2035-36	\$3.97530	\$5,871	\$0	\$5,871	0.5%

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	\$1,597,381	\$757,908	\$0	\$757,908
2026-27	\$1,364,846	\$1,235,240	\$0	\$1,235,240
2027-28	\$1,363,846	\$1,234,240	\$0	\$1,234,240
2028-29	\$1,420,236	\$1,290,630	\$0	\$1,290,630
2029-30	\$1,420,236	\$1,290,630	\$0	\$1,290,630
2030-31	\$1,479,921	\$1,350,315	\$0	\$1,350,315
2031-32	\$1,479,921	\$1,350,315	\$0	\$1,350,315
2032-33	\$1,541,994	\$1,412,388	\$0	\$1,412,388
2033-34	\$1,541,994	\$1,412,388	\$0	\$1,412,388
2034-35	\$1,606,550	\$1,476,944	\$0	\$1,476,944
2035-36	\$1,606,550	\$1,476,944	\$0	\$1,476,944

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	82.38%	-3.10%	79.28%	0.00%	0.00%	1.71%
2026-27	116.15%	-30.32%	85.83%	0.00%	0.00%	1.05%
2027-28	116.25%	-30.42%	85.82%	0.00%	0.00%	1.05%
2028-29	115.61%	-29.17%	86.44%	0.00%	0.00%	1.00%
2029-30	115.61%	-29.17%	86.44%	0.00%	0.00%	1.00%
2030-31	114.92%	-27.88%	87.04%	0.00%	0.00%	0.96%
2031-32	114.92%	-27.88%	87.04%	0.00%	0.00%	0.96%
2032-33	114.27%	-26.66%	87.61%	0.00%	0.00%	0.92%
2033-34	114.27%	-26.66%	87.61%	0.00%	0.00%	0.92%
2034-35	113.64%	-25.49%	88.15%	0.00%	0.00%	0.88%
2035-36	113.64%	-25.49%	88.15%	0.00%	0.00%	0.88%

**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 COTTER, 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	\$757,908	\$6.84362	\$5,187
2026-27	\$1,235,240	\$4.28303	\$5,291
2027-28	\$1,234,240	\$4.30793	\$5,317
2028-29	\$1,290,630	\$4.20210	\$5,423
2029-30	\$1,290,630	\$4.22311	\$5,450
2030-31	\$1,350,315	\$4.11717	\$5,559
2031-32	\$1,350,315	\$4.13776	\$5,587
2032-33	\$1,412,388	\$4.03503	\$5,699
2033-34	\$1,412,388	\$4.05521	\$5,728
2034-35	\$1,476,944	\$3.95552	\$5,842
2035-36	\$1,476,944	\$3.97530	\$5,871

CITY OF COTTER, 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	\$757,908	\$6.84362	\$5,187
2026-27	\$758,176	\$6.84362	\$5,189
2027-28	\$771,638	\$6.84362	\$5,281
2028-29	\$790,728	\$6.84362	\$5,411
2029-30	\$804,894	\$6.84362	\$5,508
2030-31	\$824,983	\$6.84362	\$5,646
2031-32	\$839,888	\$6.84362	\$5,748
2032-33	\$861,026	\$6.84362	\$5,893
2033-34	\$876,711	\$6.84362	\$6,000
2034-35	\$898,954	\$6.84362	\$6,152
2035-36	\$915,458	\$6.84362	\$6,265

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	\$477,064	(\$2.56059)	\$102
2027-28	\$462,602	(\$2.53569)	\$36
2028-29	\$499,902	(\$2.64152)	\$12
2029-30	\$485,736	(\$2.62051)	-\$58
2030-31	\$525,333	(\$2.72645)	-\$86
2031-32	\$510,428	(\$2.70586)	-\$161
2032-33	\$551,363	(\$2.80859)	-\$194
2033-34	\$535,677	(\$2.78841)	-\$272
2034-35	\$577,990	(\$2.88810)	-\$310
2035-36	\$561,486	(\$2.86832)	-\$394

CITY OF COTTER, 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	\$162	\$254	\$50,000	\$51,515	\$162	\$212	\$50,000	\$58,947	\$147	\$37	\$125	\$37	\$162	\$243
\$100,000	\$123,480	\$325	\$508	\$100,000	\$103,030	\$325	\$424	\$100,000	\$117,894	\$309	\$280	\$288	\$280	\$325	\$485
\$150,000	\$185,220	\$487	\$763	\$150,000	\$154,545	\$487	\$636	\$150,000	\$176,842	\$471	\$522	\$450	\$522	\$487	\$728
\$200,000	\$246,960	\$795	\$1,017	\$200,000	\$206,060	\$795	\$848	\$200,000	\$235,789	\$633	\$765	\$612	\$765	\$649	\$971
\$250,000	\$308,700	\$1,103	\$1,271	\$250,000	\$257,575	\$1,103	\$1,060	\$250,000	\$294,736	\$796	\$1,008	\$775	\$1,008	\$812	\$1,213
\$300,000	\$370,440	\$1,411	\$1,525	\$300,000	\$309,090	\$1,411	\$1,273	\$300,000	\$353,683	\$958	\$1,250	\$937	\$1,250	\$974	\$1,456
\$400,000	\$493,920	\$2,027	\$2,034	\$400,000	\$412,120	\$2,027	\$1,697	\$400,000	\$471,578	\$1,283	\$1,736	\$1,262	\$1,736	\$1,298	\$1,942
\$500,000	\$617,400	\$2,643	\$2,542	\$500,000	\$515,151	\$2,643	\$2,121	\$500,000	\$589,472	\$1,607	\$2,221	\$1,586	\$2,221	\$1,623	\$2,427
\$600,000	\$740,880	\$3,259	\$3,050	\$600,000	\$618,181	\$3,259	\$2,545	\$600,000	\$707,366	\$1,932	\$2,706	\$1,911	\$2,706	\$1,948	\$2,912
\$700,000	\$864,360	\$3,874	\$3,559	\$700,000	\$721,211	\$3,874	\$2,969	\$700,000	\$825,261	\$2,256	\$3,192	\$2,235	\$3,192	\$2,272	\$3,398
\$800,000	\$987,840	\$4,490	\$4,067	\$800,000	\$824,241	\$4,490	\$3,394	\$800,000	\$943,155	\$2,581	\$3,677	\$2,560	\$3,677	\$2,597	\$3,883
\$900,000	\$1,111,320	\$5,106	\$4,575	\$900,000	\$927,271	\$5,106	\$3,818	\$900,000	\$1,061,050	\$2,906	\$4,163	\$2,885	\$4,163	\$2,921	\$4,369
\$1,000,000	\$1,234,800	\$5,722	\$5,084	\$1,000,000	\$1,030,301	\$5,722	\$4,242	\$1,000,000	\$1,178,944	\$3,230	\$4,648	\$3,209	\$4,648	\$3,246	\$4,854
\$2,000,000	\$2,469,600	\$11,882	\$10,168	\$2,000,000	\$2,060,602	\$11,882	\$8,484	\$2,000,000	\$2,357,888	\$6,476	\$9,502	\$6,455	\$9,502	\$6,492	\$9,708
\$3,000,000	\$3,704,400	\$18,041	\$15,252	\$3,000,000	\$3,090,903	\$18,041	\$12,726	\$3,000,000	\$3,536,832	\$9,722	\$14,356	\$9,701	\$14,356	\$9,738	\$14,562
\$4,000,000	\$4,939,200	\$24,200	\$20,336	\$4,000,000	\$4,121,204	\$24,200	\$16,968	\$4,000,000	\$4,715,776	\$12,968	\$19,210	\$12,947	\$19,210	\$12,984	\$19,416
\$5,000,000	\$6,174,000	\$30,359	\$25,419	\$5,000,000	\$5,151,505	\$30,359	\$21,210	\$5,000,000	\$5,894,720	\$16,214	\$24,064	\$16,193	\$24,064	\$16,230	\$24,270
\$6,000,000	\$7,408,800	\$36,519	\$30,503	\$6,000,000	\$6,181,806	\$36,519	\$25,452	\$6,000,000	\$7,073,664	\$19,460	\$28,918	\$19,439	\$28,918	\$19,476	\$29,123
\$7,000,000	\$8,643,600	\$42,678	\$35,587	\$7,000,000	\$7,212,107	\$42,678	\$29,693	\$7,000,000	\$8,252,608	\$22,707	\$33,772	\$22,685	\$33,772	\$22,722	\$33,977
\$8,000,000	\$9,878,400	\$48,837	\$40,671	\$8,000,000	\$8,242,408	\$48,837	\$33,935	\$8,000,000	\$9,431,552	\$25,953	\$38,625	\$25,931	\$38,625	\$25,968	\$38,831
\$9,000,000	\$11,113,200	\$54,996	\$45,755	\$9,000,000	\$9,272,709	\$54,996	\$38,177	\$9,000,000	\$10,610,496	\$29,199	\$43,479	\$29,178	\$43,479	\$29,214	\$43,685
\$10,000,000	\$12,348,000	\$61,156	\$50,839	\$10,000,000	\$10,303,010	\$61,156	\$42,419	\$10,000,000	\$11,789,440	\$32,445	\$48,333	\$32,424	\$48,333	\$32,460	\$48,539
\$15,000,000	\$18,522,000	\$91,952	\$76,258	\$15,000,000	\$15,454,515	\$91,952	\$63,629	\$15,000,000	\$17,684,160	\$48,675	\$72,603	\$48,654	\$72,603	\$48,691	\$72,809
\$20,000,000	\$24,696,000	\$122,748	\$101,678	\$20,000,000	\$20,606,020	\$122,748	\$84,838	\$20,000,000	\$23,578,880	\$64,905	\$96,872	\$64,884	\$96,872	\$64,921	\$97,078
\$25,000,000	\$30,870,000	\$153,544	\$127,097	\$25,000,000	\$25,757,525	\$153,544	\$106,048	\$25,000,000	\$29,473,600	\$81,135	\$121,142	\$81,114	\$121,142	\$81,151	\$121,348
\$30,000,000	\$37,044,000	\$184,341	\$152,516	\$30,000,000	\$30,909,030	\$184,341	\$127,258	\$30,000,000	\$35,368,320	\$97,365	\$145,412	\$97,344	\$145,412	\$97,381	\$145,617
\$35,000,000	\$43,218,000	\$215,137	\$177,936	\$35,000,000	\$36,060,535	\$215,137	\$148,467	\$35,000,000	\$41,263,040	\$113,596	\$169,681	\$113,575	\$169,681	\$113,611	\$169,887
\$40,000,000	\$49,392,000	\$245,933	\$203,355	\$40,000,000	\$41,212,040	\$245,933	\$169,677	\$40,000,000	\$47,157,760	\$129,826	\$193,951	\$129,805	\$193,951	\$129,842	\$194,157
\$45,000,000	\$55,566,000	\$276,730	\$228,775	\$45,000,000	\$46,363,545	\$276,730	\$190,887	\$45,000,000	\$53,052,480	\$146,056	\$218,220	\$146,035	\$218,220	\$146,072	\$218,426
\$50,000,000	\$61,740,000	\$307,526	\$254,194	\$50,000,000	\$51,515,050	\$307,526	\$212,096	\$50,000,000	\$58,947,200	\$162,286	\$242,490	\$162,265	\$242,490	\$162,302	\$242,696

CITY OF COTTER, 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	\$92	56.62%	\$50	30.68%	(\$110)	(74.87%)	(\$89)	(70.64%)	\$80	49.53%
\$100,000	\$184	56.62%	\$100	30.68%	(\$29)	(9.50%)	(\$8)	(2.86%)	\$161	49.53%
\$150,000	\$276	56.62%	\$149	30.68%	\$51	10.84%	\$72	16.03%	\$241	49.53%
\$200,000	\$222	27.92%	\$54	6.73%	\$131	20.75%	\$153	24.91%	\$322	49.53%
\$250,000	\$168	15.25%	(\$42)	(3.84%)	\$212	26.62%	\$233	30.07%	\$402	49.53%
\$300,000	\$114	8.11%	(\$138)	(9.80%)	\$292	30.50%	\$313	33.44%	\$482	49.53%
\$400,000	\$7	0.34%	(\$330)	(16.28%)	\$453	35.32%	\$474	37.58%	\$643	49.53%
\$500,000	(\$101)	(3.81%)	(\$522)	(19.74%)	\$614	38.19%	\$635	40.03%	\$804	49.53%
\$600,000	(\$208)	(6.39%)	(\$713)	(21.89%)	\$775	40.10%	\$796	41.64%	\$965	49.53%
\$700,000	(\$316)	(8.15%)	(\$905)	(23.36%)	\$935	41.45%	\$956	42.79%	\$1,126	49.53%
\$800,000	(\$423)	(9.43%)	(\$1,097)	(24.43%)	\$1,096	42.47%	\$1,117	43.64%	\$1,286	49.53%
\$900,000	(\$531)	(10.40%)	(\$1,289)	(25.24%)	\$1,257	43.26%	\$1,278	44.31%	\$1,447	49.53%
\$1,000,000	(\$638)	(11.16%)	(\$1,480)	(25.87%)	\$1,418	43.89%	\$1,439	44.84%	\$1,608	49.53%
\$2,000,000	(\$1,714)	(14.42%)	(\$3,398)	(28.60%)	\$3,026	46.72%	\$3,047	47.20%	\$3,216	49.53%
\$3,000,000	(\$2,789)	(15.46%)	(\$5,315)	(29.46%)	\$4,634	47.66%	\$4,655	47.98%	\$4,824	49.53%
\$4,000,000	(\$3,865)	(15.97%)	(\$7,232)	(29.89%)	\$6,241	48.13%	\$6,262	48.37%	\$6,431	49.53%
\$5,000,000	(\$4,940)	(16.27%)	(\$9,150)	(30.14%)	\$7,849	48.41%	\$7,870	48.60%	\$8,039	49.53%
\$6,000,000	(\$6,015)	(16.47%)	(\$11,067)	(30.31%)	\$9,457	48.60%	\$9,478	48.76%	\$9,647	49.53%
\$7,000,000	(\$7,091)	(16.61%)	(\$12,984)	(30.42%)	\$11,065	48.73%	\$11,086	48.87%	\$11,255	49.53%
\$8,000,000	(\$8,166)	(16.72%)	(\$14,902)	(30.51%)	\$12,673	48.83%	\$12,694	48.95%	\$12,863	49.53%
\$9,000,000	(\$9,241)	(16.80%)	(\$16,819)	(30.58%)	\$14,281	48.91%	\$14,302	49.02%	\$14,471	49.53%
\$10,000,000	(\$10,317)	(16.87%)	(\$18,736)	(30.64%)	\$15,889	48.97%	\$15,910	49.07%	\$16,079	49.53%
\$15,000,000	(\$15,694)	(17.07%)	(\$28,323)	(30.80%)	\$23,928	49.16%	\$23,949	49.22%	\$24,118	49.53%
\$20,000,000	(\$21,071)	(17.17%)	(\$37,910)	(30.88%)	\$31,967	49.25%	\$31,988	49.30%	\$32,157	49.53%
\$25,000,000	(\$26,447)	(17.22%)	(\$47,496)	(30.93%)	\$40,007	49.31%	\$40,028	49.35%	\$40,197	49.53%
\$30,000,000	(\$31,824)	(17.26%)	(\$57,083)	(30.97%)	\$48,046	49.35%	\$48,067	49.38%	\$48,236	49.53%
\$35,000,000	(\$37,201)	(17.29%)	(\$66,670)	(30.99%)	\$56,085	49.37%	\$56,107	49.40%	\$56,276	49.53%
\$40,000,000	(\$42,578)	(17.31%)	(\$76,256)	(31.01%)	\$64,125	49.39%	\$64,146	49.42%	\$64,315	49.53%
\$45,000,000	(\$47,955)	(17.33%)	(\$85,843)	(31.02%)	\$72,164	49.41%	\$72,185	49.43%	\$72,354	49.53%
\$50,000,000	(\$53,332)	(17.34%)	(\$95,430)	(31.03%)	\$80,204	49.42%	\$80,225	49.44%	\$80,394	49.53%