

CITY OF CUMBERLAND, 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	\$8.09579	\$54,694	\$0	\$54,694	
2026-27	\$5.76665	\$55,787	\$379	\$56,167	2.7%
2027-28	\$5.81016	\$56,447	\$382	\$56,829	1.2%
2028-29	\$5.61006	\$57,966	\$369	\$58,335	2.6%
2029-30	\$5.64604	\$58,626	\$371	\$58,997	1.1%
2030-31	\$5.45040	\$60,177	\$358	\$60,536	2.6%
2031-32	\$5.48487	\$60,838	\$361	\$61,199	1.1%
2032-33	\$5.29872	\$62,423	\$348	\$62,771	2.6%
2033-34	\$5.33179	\$63,085	\$351	\$63,436	1.1%
2034-35	\$5.15435	\$64,704	\$339	\$65,043	2.5%
2035-36	\$5.18613	\$65,369	\$341	\$65,710	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	\$14,038,233	\$6,755,804	\$0	\$6,755,804
2026-27	\$11,521,859	\$9,739,888	\$0	\$9,739,888
2027-28	\$11,562,990	\$9,781,019	\$0	\$9,781,019
2028-29	\$12,180,190	\$10,398,219	\$0	\$10,398,219
2029-30	\$12,231,322	\$10,449,351	\$0	\$10,449,351
2030-31	\$12,888,632	\$11,106,661	\$0	\$11,106,661
2031-32	\$12,939,763	\$11,157,792	\$0	\$11,157,792
2032-33	\$13,628,478	\$11,846,507	\$0	\$11,846,507
2033-34	\$13,679,609	\$11,897,638	\$0	\$11,897,638
2034-35	\$14,401,080	\$12,619,109	\$0	\$12,619,109
2035-36	\$14,452,211	\$12,670,240	\$0	\$12,670,240

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	62.81%	-2.23%	60.58%	35.97%	0.00%	3.45%
2026-27	100.79%	-40.57%	60.21%	37.12%	0.00%	2.39%
2027-28	101.03%	-40.65%	60.38%	36.97%	0.00%	2.38%
2028-29	99.47%	-38.46%	61.01%	36.51%	0.00%	2.24%
2029-30	99.61%	-38.42%	61.20%	36.33%	0.00%	2.23%
2030-31	98.06%	-36.26%	61.80%	35.89%	0.00%	2.10%
2031-32	98.20%	-36.23%	61.97%	35.73%	0.00%	2.09%
2032-33	96.74%	-34.23%	62.51%	35.33%	0.00%	1.97%
2033-34	96.88%	-34.21%	62.67%	35.18%	0.00%	1.96%
2034-35	95.52%	-32.36%	63.16%	34.83%	0.00%	1.85%
2035-36	95.65%	-32.34%	63.31%	34.69%	0.00%	1.84%

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 CUMBERLAND, 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	\$6,755,804	\$8.09579	\$54,694
2026-27	\$9,739,888	\$5.76665	\$56,167
2027-28	\$9,781,019	\$5.81016	\$56,829
2028-29	\$10,398,219	\$5.61006	\$58,335
2029-30	\$10,449,351	\$5.64604	\$58,997
2030-31	\$11,106,661	\$5.45040	\$60,536
2031-32	\$11,157,792	\$5.48487	\$61,199
2032-33	\$11,846,507	\$5.29872	\$62,771
2033-34	\$11,897,638	\$5.33179	\$63,436
2034-35	\$12,619,109	\$5.15435	\$65,043
2035-36	\$12,670,240	\$5.18613	\$65,710

CITY OF CUMBERLAND, 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	\$6,755,804	\$8.09579	\$54,694
2026-27	\$7,066,176	\$7.93705	\$56,085
2027-28	\$7,187,441	\$7.93705	\$57,047
2028-29	\$7,483,906	\$7.93705	\$59,400
2029-30	\$7,611,605	\$7.93705	\$60,414
2030-31	\$7,923,860	\$7.93705	\$62,892
2031-32	\$8,058,317	\$7.93705	\$63,959
2032-33	\$8,387,174	\$7.93705	\$66,569
2033-34	\$8,528,762	\$7.93705	\$67,693
2034-35	\$8,875,088	\$7.93705	\$70,442
2035-36	\$9,024,165	\$7.93705	\$71,625

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	\$2,673,712	(\$2.17040)	\$82
2027-28	\$2,593,578	(\$2.12689)	-\$218
2028-29	\$2,914,314	(\$2.32699)	-\$1,065
2029-30	\$2,837,746	(\$2.29101)	-\$1,416
2030-31	\$3,182,801	(\$2.48665)	-\$2,356
2031-32	\$3,099,475	(\$2.45218)	-\$2,760
2032-33	\$3,459,333	(\$2.63833)	-\$3,798
2033-34	\$3,368,876	(\$2.60526)	-\$4,257
2034-35	\$3,744,021	(\$2.78270)	-\$5,399
2035-36	\$3,646,075	(\$2.75092)	-\$5,916

CITY OF CUMBERLAND, 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	\$192	\$337	\$50,000	\$51,515	\$192	\$281	\$50,000	\$58,947	\$173	\$49	\$148	\$49	\$192	\$321
\$100,000	\$123,480	\$384	\$673	\$100,000	\$103,030	\$384	\$562	\$100,000	\$117,894	\$365	\$370	\$340	\$370	\$384	\$643
\$150,000	\$185,220	\$576	\$1,010	\$150,000	\$154,545	\$576	\$842	\$150,000	\$176,842	\$557	\$691	\$532	\$691	\$576	\$964
\$200,000	\$246,960	\$940	\$1,346	\$200,000	\$206,060	\$940	\$1,123	\$200,000	\$235,789	\$749	\$1,013	\$724	\$1,013	\$768	\$1,285
\$250,000	\$308,700	\$1,305	\$1,683	\$250,000	\$257,575	\$1,305	\$1,404	\$250,000	\$294,736	\$941	\$1,334	\$916	\$1,334	\$960	\$1,606
\$300,000	\$370,440	\$1,669	\$2,019	\$300,000	\$309,090	\$1,669	\$1,685	\$300,000	\$353,683	\$1,133	\$1,655	\$1,108	\$1,655	\$1,152	\$1,928
\$400,000	\$493,920	\$2,398	\$2,692	\$400,000	\$412,120	\$2,398	\$2,246	\$400,000	\$471,578	\$1,517	\$2,298	\$1,492	\$2,298	\$1,536	\$2,570
\$500,000	\$617,400	\$3,126	\$3,365	\$500,000	\$515,151	\$3,126	\$2,808	\$500,000	\$589,472	\$1,901	\$2,940	\$1,876	\$2,940	\$1,920	\$3,213
\$600,000	\$740,880	\$3,855	\$4,038	\$600,000	\$618,181	\$3,855	\$3,369	\$600,000	\$707,366	\$2,285	\$3,583	\$2,260	\$3,583	\$2,304	\$3,855
\$700,000	\$864,360	\$4,583	\$4,711	\$700,000	\$721,211	\$4,583	\$3,931	\$700,000	\$825,261	\$2,669	\$4,225	\$2,644	\$4,225	\$2,688	\$4,498
\$800,000	\$987,840	\$5,312	\$5,384	\$800,000	\$824,241	\$5,312	\$4,492	\$800,000	\$943,155	\$3,053	\$4,868	\$3,028	\$4,868	\$3,072	\$5,141
\$900,000	\$1,111,320	\$6,041	\$6,057	\$900,000	\$927,271	\$6,041	\$5,054	\$900,000	\$1,061,050	\$3,437	\$5,511	\$3,412	\$5,511	\$3,456	\$5,783
\$1,000,000	\$1,234,800	\$6,769	\$6,730	\$1,000,000	\$1,030,301	\$6,769	\$5,616	\$1,000,000	\$1,178,944	\$3,821	\$6,153	\$3,796	\$6,153	\$3,840	\$6,426
\$2,000,000	\$2,469,600	\$14,055	\$13,460	\$2,000,000	\$2,060,602	\$14,055	\$11,231	\$2,000,000	\$2,357,888	\$7,661	\$12,579	\$7,636	\$12,579	\$7,680	\$12,851
\$3,000,000	\$3,704,400	\$21,342	\$20,190	\$3,000,000	\$3,090,903	\$21,342	\$16,847	\$3,000,000	\$3,536,832	\$11,501	\$19,005	\$11,476	\$19,005	\$11,520	\$19,277
\$4,000,000	\$4,939,200	\$28,628	\$26,921	\$4,000,000	\$4,121,204	\$28,628	\$22,462	\$4,000,000	\$4,715,776	\$15,341	\$25,430	\$15,316	\$25,430	\$15,360	\$25,703
\$5,000,000	\$6,174,000	\$35,914	\$33,651	\$5,000,000	\$5,151,505	\$35,914	\$28,078	\$5,000,000	\$5,894,720	\$19,181	\$31,856	\$19,156	\$31,856	\$19,200	\$32,129
\$6,000,000	\$7,408,800	\$43,200	\$40,381	\$6,000,000	\$6,181,806	\$43,200	\$33,693	\$6,000,000	\$7,073,664	\$23,021	\$38,282	\$22,996	\$38,282	\$23,040	\$38,554
\$7,000,000	\$8,643,600	\$50,487	\$47,111	\$7,000,000	\$7,212,107	\$50,487	\$39,309	\$7,000,000	\$8,252,608	\$26,861	\$44,707	\$26,836	\$44,707	\$26,880	\$44,980
\$8,000,000	\$9,878,400	\$57,773	\$53,841	\$8,000,000	\$8,242,408	\$57,773	\$44,924	\$8,000,000	\$9,431,552	\$30,701	\$51,133	\$30,676	\$51,133	\$30,720	\$51,406
\$9,000,000	\$11,113,200	\$65,059	\$60,571	\$9,000,000	\$9,272,709	\$65,059	\$50,540	\$9,000,000	\$10,610,496	\$34,541	\$57,559	\$34,516	\$57,559	\$34,560	\$57,831
\$10,000,000	\$12,348,000	\$72,345	\$67,302	\$10,000,000	\$10,303,010	\$72,345	\$56,156	\$10,000,000	\$11,789,440	\$38,381	\$63,985	\$38,356	\$63,985	\$38,400	\$64,257
\$15,000,000	\$18,522,000	\$108,776	\$100,952	\$15,000,000	\$15,454,515	\$108,776	\$84,233	\$15,000,000	\$17,684,160	\$57,581	\$96,113	\$57,556	\$96,113	\$57,599	\$96,386
\$20,000,000	\$24,696,000	\$145,207	\$134,603	\$20,000,000	\$20,606,020	\$145,207	\$112,311	\$20,000,000	\$23,578,880	\$76,781	\$128,242	\$76,756	\$128,242	\$76,799	\$128,514
\$25,000,000	\$30,870,000	\$181,638	\$168,254	\$25,000,000	\$25,757,525	\$181,638	\$140,389	\$25,000,000	\$29,473,600	\$95,980	\$160,370	\$95,955	\$160,370	\$95,999	\$160,643
\$30,000,000	\$37,044,000	\$218,069	\$201,905	\$30,000,000	\$30,909,030	\$218,069	\$168,467	\$30,000,000	\$35,368,320	\$115,180	\$192,499	\$115,155	\$192,499	\$115,199	\$192,771
\$35,000,000	\$43,218,000	\$254,500	\$235,555	\$35,000,000	\$36,060,535	\$254,500	\$196,544	\$35,000,000	\$41,263,040	\$134,380	\$224,628	\$134,355	\$224,628	\$134,399	\$224,900
\$40,000,000	\$49,392,000	\$290,931	\$269,206	\$40,000,000	\$41,212,040	\$290,931	\$224,622	\$40,000,000	\$47,157,760	\$153,580	\$256,756	\$153,555	\$256,756	\$153,598	\$257,029
\$45,000,000	\$55,566,000	\$327,362	\$302,857	\$45,000,000	\$46,363,545	\$327,362	\$252,700	\$45,000,000	\$53,052,480	\$172,780	\$288,885	\$172,755	\$288,885	\$172,798	\$289,157
\$50,000,000	\$61,740,000	\$363,793	\$336,508	\$50,000,000	\$51,515,050	\$363,793	\$280,778	\$50,000,000	\$58,947,200	\$191,979	\$321,013	\$191,954	\$321,013	\$191,998	\$321,286

CITY OF CUMBERLAND, 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	\$145	75.27%	\$89	46.24%	(\$125)	(71.87%)	(\$100)	(67.14%)	\$129	67.34%
\$100,000	\$289	75.27%	\$178	46.24%	\$5	1.28%	\$30	8.71%	\$259	67.34%
\$150,000	\$434	75.27%	\$266	46.24%	\$134	24.04%	\$159	29.85%	\$388	67.34%
\$200,000	\$406	43.15%	\$183	19.44%	\$263	35.13%	\$288	39.79%	\$517	67.34%
\$250,000	\$378	28.97%	\$99	7.61%	\$393	41.70%	\$418	45.56%	\$646	67.34%
\$300,000	\$350	20.98%	\$16	0.94%	\$522	46.04%	\$547	49.33%	\$776	67.34%
\$400,000	\$295	12.28%	(\$151)	(6.31%)	\$780	51.43%	\$805	53.96%	\$1,034	67.34%
\$500,000	\$239	7.64%	(\$318)	(10.18%)	\$1,039	54.64%	\$1,064	56.70%	\$1,293	67.34%
\$600,000	\$183	4.76%	(\$485)	(12.59%)	\$1,298	56.78%	\$1,323	58.51%	\$1,551	67.34%
\$700,000	\$128	2.79%	(\$653)	(14.24%)	\$1,556	58.30%	\$1,581	59.79%	\$1,810	67.34%
\$800,000	\$72	1.36%	(\$820)	(15.43%)	\$1,815	59.43%	\$1,840	60.75%	\$2,069	67.34%
\$900,000	\$16	0.27%	(\$987)	(16.33%)	\$2,073	60.32%	\$2,098	61.49%	\$2,327	67.34%
\$1,000,000	(\$39)	(0.58%)	(\$1,154)	(17.04%)	\$2,332	61.02%	\$2,357	62.08%	\$2,586	67.34%
\$2,000,000	(\$595)	(4.23%)	(\$2,824)	(20.09%)	\$4,918	64.19%	\$4,943	64.72%	\$5,172	67.34%
\$3,000,000	(\$1,151)	(5.39%)	(\$4,495)	(21.06%)	\$7,503	65.24%	\$7,528	65.60%	\$7,757	67.34%
\$4,000,000	(\$1,707)	(5.96%)	(\$6,166)	(21.54%)	\$10,089	65.76%	\$10,114	66.03%	\$10,343	67.34%
\$5,000,000	(\$2,263)	(6.30%)	(\$7,836)	(21.82%)	\$12,675	66.08%	\$12,700	66.30%	\$12,929	67.34%
\$6,000,000	(\$2,819)	(6.53%)	(\$9,507)	(22.01%)	\$15,261	66.29%	\$15,286	66.47%	\$15,515	67.34%
\$7,000,000	(\$3,375)	(6.69%)	(\$11,178)	(22.14%)	\$17,846	66.44%	\$17,871	66.59%	\$18,100	67.34%
\$8,000,000	(\$3,931)	(6.81%)	(\$12,848)	(22.24%)	\$20,432	66.55%	\$20,457	66.69%	\$20,686	67.34%
\$9,000,000	(\$4,488)	(6.90%)	(\$14,519)	(22.32%)	\$23,018	66.64%	\$23,043	66.76%	\$23,272	67.34%
\$10,000,000	(\$5,044)	(6.97%)	(\$16,190)	(22.38%)	\$25,604	66.71%	\$25,629	66.82%	\$25,858	67.34%
\$15,000,000	(\$7,824)	(7.19%)	(\$24,543)	(22.56%)	\$38,532	66.92%	\$38,557	66.99%	\$38,786	67.34%
\$20,000,000	(\$10,604)	(7.30%)	(\$32,896)	(22.65%)	\$51,461	67.02%	\$51,486	67.08%	\$51,715	67.34%
\$25,000,000	(\$13,384)	(7.37%)	(\$41,249)	(22.71%)	\$64,390	67.09%	\$64,415	67.13%	\$64,644	67.34%
\$30,000,000	(\$16,165)	(7.41%)	(\$49,603)	(22.75%)	\$77,319	67.13%	\$77,344	67.16%	\$77,573	67.34%
\$35,000,000	(\$18,945)	(7.44%)	(\$57,956)	(22.77%)	\$90,248	67.16%	\$90,273	67.19%	\$90,501	67.34%
\$40,000,000	(\$21,725)	(7.47%)	(\$66,309)	(22.79%)	\$103,176	67.18%	\$103,201	67.21%	\$103,430	67.34%
\$45,000,000	(\$24,505)	(7.49%)	(\$74,663)	(22.81%)	\$116,105	67.20%	\$116,130	67.22%	\$116,359	67.34%
\$50,000,000	(\$27,286)	(7.50%)	(\$83,016)	(22.82%)	\$129,034	67.21%	\$129,059	67.23%	\$129,288	67.34%