

CITY OF DOW CITY, 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	\$8.09551	\$113,501	\$0	\$113,501	
2026-27	\$5.08776	\$115,771	\$225	\$115,996	2.2%
2027-28	\$5.11891	\$116,576	\$227	\$116,803	0.7%
2028-29	\$4.97295	\$119,139	\$220	\$119,359	2.2%
2029-30	\$4.99958	\$119,956	\$221	\$120,177	0.7%
2030-31	\$4.85523	\$122,580	\$215	\$122,795	2.2%
2031-32	\$4.88114	\$123,409	\$216	\$123,625	0.7%
2032-33	\$4.74188	\$126,098	\$210	\$126,307	2.2%
2033-34	\$4.76710	\$126,939	\$211	\$127,150	0.7%
2034-35	\$4.63263	\$129,693	\$205	\$129,898	2.2%
2035-36	\$4.65720	\$130,547	\$206	\$130,753	0.7%

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	\$26,567,037	\$14,020,274	\$0	\$14,020,274
2026-27	\$23,506,270	\$22,799,123	\$0	\$22,799,123
2027-28	\$23,525,053	\$22,817,906	\$0	\$22,817,906
2028-29	\$24,708,761	\$24,001,614	\$0	\$24,001,614
2029-30	\$24,744,544	\$24,037,397	\$0	\$24,037,397
2030-31	\$25,998,487	\$25,291,340	\$0	\$25,291,340
2031-32	\$26,034,270	\$25,327,123	\$0	\$25,327,123
2032-33	\$27,343,733	\$26,636,586	\$0	\$26,636,586
2033-34	\$27,379,516	\$26,672,369	\$0	\$26,672,369
2034-35	\$28,746,883	\$28,039,736	\$0	\$28,039,736
2035-36	\$28,782,666	\$28,075,519	\$0	\$28,075,519

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	67.06%	-2.34%	64.72%	28.32%	0.00%	1.51%
2026-27	94.94%	-25.72%	69.22%	26.08%	0.00%	0.93%
2027-28	95.03%	-25.81%	69.22%	26.08%	0.00%	0.93%
2028-29	94.12%	-24.65%	69.47%	26.06%	0.00%	0.88%
2029-30	94.13%	-24.64%	69.49%	26.05%	0.00%	0.88%
2030-31	93.20%	-23.45%	69.74%	26.02%	0.00%	0.84%
2031-32	93.21%	-23.45%	69.76%	26.01%	0.00%	0.84%
2032-33	92.32%	-22.33%	69.99%	25.99%	0.00%	0.80%
2033-34	92.34%	-22.33%	70.01%	25.98%	0.00%	0.80%
2034-35	91.49%	-21.27%	70.21%	25.97%	0.00%	0.76%
2035-36	91.51%	-21.28%	70.23%	25.96%	0.00%	0.76%

**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 DOW CITY, 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	\$14,020,274	\$8.09551	\$113,501
2026-27	\$22,799,123	\$5.08776	\$115,996
2027-28	\$22,817,906	\$5.11891	\$116,803
2028-29	\$24,001,614	\$4.97295	\$119,359
2029-30	\$24,037,397	\$4.99958	\$120,177
2030-31	\$25,291,340	\$4.85523	\$122,795
2031-32	\$25,327,123	\$4.88114	\$123,625
2032-33	\$26,636,586	\$4.74188	\$126,307
2033-34	\$26,672,369	\$4.76710	\$127,150
2034-35	\$28,039,736	\$4.63263	\$129,898
2035-36	\$28,075,519	\$4.65720	\$130,753

CITY OF DOW CITY, 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	\$14,020,274	\$8.09551	\$113,501
2026-27	\$14,497,866	\$8.01536	\$116,206
2027-28	\$14,722,471	\$8.01536	\$118,006
2028-29	\$15,255,148	\$8.01536	\$122,275
2029-30	\$15,491,313	\$8.01536	\$124,168
2030-31	\$16,051,899	\$8.01536	\$128,662
2031-32	\$16,300,198	\$8.01536	\$130,652
2032-33	\$16,890,120	\$8.01536	\$135,380
2033-34	\$17,151,229	\$8.01536	\$137,473
2034-35	\$17,772,012	\$8.01536	\$142,449
2035-36	\$18,046,567	\$8.01536	\$144,650

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	\$8,301,257	(\$2.92760)	-\$209
2027-28	\$8,095,435	(\$2.89645)	-\$1,203
2028-29	\$8,746,466	(\$3.04241)	-\$2,917
2029-30	\$8,546,084	(\$3.01578)	-\$3,992
2030-31	\$9,239,441	(\$3.16013)	-\$5,866
2031-32	\$9,026,925	(\$3.13422)	-\$7,027
2032-33	\$9,746,466	(\$3.27348)	-\$9,073
2033-34	\$9,521,140	(\$3.24826)	-\$10,323
2034-35	\$10,267,724	(\$3.38273)	-\$12,551
2035-36	\$10,028,952	(\$3.35816)	-\$13,896

CITY OF DOW CITY, 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	\$300	\$50,000	\$51,515	\$192	\$250	\$50,000	\$58,947	\$173	\$43	\$148	\$43	\$192	\$286
\$100,000	\$123,480	\$384	\$600	\$100,000	\$103,030	\$384	\$500	\$100,000	\$117,894	\$365	\$330	\$340	\$330	\$384	\$572
\$150,000	\$185,220	\$576	\$899	\$150,000	\$154,545	\$576	\$750	\$150,000	\$176,842	\$557	\$616	\$532	\$616	\$576	\$859
\$200,000	\$246,960	\$940	\$1,199	\$200,000	\$206,060	\$940	\$1,000	\$200,000	\$235,789	\$749	\$902	\$724	\$902	\$768	\$1,145
\$250,000	\$308,700	\$1,305	\$1,499	\$250,000	\$257,575	\$1,305	\$1,251	\$250,000	\$294,736	\$941	\$1,188	\$916	\$1,188	\$960	\$1,431
\$300,000	\$370,440	\$1,669	\$1,799	\$300,000	\$309,090	\$1,669	\$1,501	\$300,000	\$353,683	\$1,133	\$1,474	\$1,108	\$1,474	\$1,152	\$1,717
\$400,000	\$493,920	\$2,397	\$2,398	\$400,000	\$412,120	\$2,397	\$2,001	\$400,000	\$471,578	\$1,517	\$2,047	\$1,492	\$2,047	\$1,536	\$2,290
\$500,000	\$617,400	\$3,126	\$2,998	\$500,000	\$515,151	\$3,126	\$2,501	\$500,000	\$589,472	\$1,901	\$2,619	\$1,876	\$2,619	\$1,920	\$2,862
\$600,000	\$740,880	\$3,855	\$3,597	\$600,000	\$618,181	\$3,855	\$3,001	\$600,000	\$707,366	\$2,285	\$3,192	\$2,260	\$3,192	\$2,304	\$3,434
\$700,000	\$864,360	\$4,583	\$4,197	\$700,000	\$721,211	\$4,583	\$3,502	\$700,000	\$825,261	\$2,669	\$3,764	\$2,644	\$3,764	\$2,688	\$4,007
\$800,000	\$987,840	\$5,312	\$4,796	\$800,000	\$824,241	\$5,312	\$4,002	\$800,000	\$943,155	\$3,053	\$4,336	\$3,028	\$4,336	\$3,072	\$4,579
\$900,000	\$1,111,320	\$6,040	\$5,396	\$900,000	\$927,271	\$6,040	\$4,502	\$900,000	\$1,061,050	\$3,437	\$4,909	\$3,412	\$4,909	\$3,456	\$5,152
\$1,000,000	\$1,234,800	\$6,769	\$5,995	\$1,000,000	\$1,030,301	\$6,769	\$5,002	\$1,000,000	\$1,178,944	\$3,821	\$5,481	\$3,796	\$5,481	\$3,840	\$5,724
\$2,000,000	\$2,469,600	\$14,055	\$11,990	\$2,000,000	\$2,060,602	\$14,055	\$10,005	\$2,000,000	\$2,357,888	\$7,661	\$11,205	\$7,636	\$11,205	\$7,680	\$11,448
\$3,000,000	\$3,704,400	\$21,341	\$17,986	\$3,000,000	\$3,090,903	\$21,341	\$15,007	\$3,000,000	\$3,536,832	\$11,501	\$16,929	\$11,476	\$16,929	\$11,519	\$17,172
\$4,000,000	\$4,939,200	\$28,627	\$23,981	\$4,000,000	\$4,121,204	\$28,627	\$20,009	\$4,000,000	\$4,715,776	\$15,341	\$22,653	\$15,316	\$22,653	\$15,359	\$22,896
\$5,000,000	\$6,174,000	\$35,913	\$29,976	\$5,000,000	\$5,151,505	\$35,913	\$25,012	\$5,000,000	\$5,894,720	\$19,181	\$28,377	\$19,156	\$28,377	\$19,199	\$28,620
\$6,000,000	\$7,408,800	\$43,199	\$35,971	\$6,000,000	\$6,181,806	\$43,199	\$30,014	\$6,000,000	\$7,073,664	\$23,020	\$34,102	\$22,995	\$34,102	\$23,039	\$34,344
\$7,000,000	\$8,643,600	\$50,485	\$41,967	\$7,000,000	\$7,212,107	\$50,485	\$35,016	\$7,000,000	\$8,252,608	\$26,860	\$39,826	\$26,835	\$39,826	\$26,879	\$40,068
\$8,000,000	\$9,878,400	\$57,771	\$47,962	\$8,000,000	\$8,242,408	\$57,771	\$40,019	\$8,000,000	\$9,431,552	\$30,700	\$45,550	\$30,675	\$45,550	\$30,719	\$45,792
\$9,000,000	\$11,113,200	\$65,057	\$53,957	\$9,000,000	\$9,272,709	\$65,057	\$45,021	\$9,000,000	\$10,610,496	\$34,540	\$51,274	\$34,515	\$51,274	\$34,558	\$51,516
\$10,000,000	\$12,348,000	\$72,343	\$59,952	\$10,000,000	\$10,303,010	\$72,343	\$50,023	\$10,000,000	\$11,789,440	\$38,380	\$56,998	\$38,355	\$56,998	\$38,398	\$57,240
\$15,000,000	\$18,522,000	\$108,772	\$89,929	\$15,000,000	\$15,454,515	\$108,772	\$75,035	\$15,000,000	\$17,684,160	\$57,579	\$85,618	\$57,554	\$85,618	\$57,597	\$85,861
\$20,000,000	\$24,696,000	\$145,202	\$119,905	\$20,000,000	\$20,606,020	\$145,202	\$100,047	\$20,000,000	\$23,578,880	\$76,778	\$114,238	\$76,753	\$114,238	\$76,797	\$114,481
\$25,000,000	\$30,870,000	\$181,632	\$149,881	\$25,000,000	\$25,757,525	\$181,632	\$125,059	\$25,000,000	\$29,473,600	\$95,977	\$142,858	\$95,952	\$142,858	\$95,996	\$143,101
\$30,000,000	\$37,044,000	\$218,062	\$179,857	\$30,000,000	\$30,909,030	\$218,062	\$150,070	\$30,000,000	\$35,368,320	\$115,176	\$171,479	\$115,151	\$171,479	\$115,195	\$171,721
\$35,000,000	\$43,218,000	\$254,492	\$209,833	\$35,000,000	\$36,060,535	\$254,492	\$175,082	\$35,000,000	\$41,263,040	\$134,375	\$200,099	\$134,350	\$200,099	\$134,394	\$200,342
\$40,000,000	\$49,392,000	\$290,921	\$239,810	\$40,000,000	\$41,212,040	\$290,921	\$200,094	\$40,000,000	\$47,157,760	\$153,575	\$228,719	\$153,550	\$228,719	\$153,593	\$228,962
\$45,000,000	\$55,566,000	\$327,351	\$269,786	\$45,000,000	\$46,363,545	\$327,351	\$225,106	\$45,000,000	\$53,052,480	\$172,774	\$257,339	\$172,749	\$257,339	\$172,792	\$257,582
\$50,000,000	\$61,740,000	\$363,781	\$299,762	\$50,000,000	\$51,515,050	\$363,781	\$250,117	\$50,000,000	\$58,947,200	\$191,973	\$285,959	\$191,948	\$285,959	\$191,991	\$286,202

CITY OF            DOW CITY, 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	\$108	56.13%	\$58	30.28%	(\$130)	(74.94%)	(\$105)	(70.73%)	\$94	49.07%
\$100,000	\$216	56.13%	\$116	30.28%	(\$36)	(9.78%)	(\$11)	(3.16%)	\$188	49.07%
\$150,000	\$323	56.13%	\$174	30.28%	\$58	10.49%	\$83	15.68%	\$283	49.07%
\$200,000	\$259	27.52%	\$60	6.40%	\$153	20.38%	\$178	24.53%	\$377	49.07%
\$250,000	\$194	14.89%	(\$54)	(4.14%)	\$247	26.23%	\$272	29.67%	\$471	49.07%
\$300,000	\$130	7.77%	(\$168)	(10.08%)	\$341	30.10%	\$366	33.03%	\$565	49.07%
\$400,000	\$1	0.03%	(\$397)	(16.54%)	\$530	34.90%	\$555	37.16%	\$754	49.07%
\$500,000	(\$128)	(4.11%)	(\$625)	(19.99%)	\$718	37.76%	\$743	39.59%	\$942	49.07%
\$600,000	(\$258)	(6.68%)	(\$853)	(22.14%)	\$906	39.66%	\$931	41.20%	\$1,131	49.07%
\$700,000	(\$387)	(8.43%)	(\$1,082)	(23.60%)	\$1,095	41.02%	\$1,120	42.35%	\$1,319	49.07%
\$800,000	(\$516)	(9.71%)	(\$1,310)	(24.66%)	\$1,283	42.03%	\$1,308	43.20%	\$1,507	49.07%
\$900,000	(\$645)	(10.67%)	(\$1,538)	(25.47%)	\$1,472	42.82%	\$1,497	43.86%	\$1,696	49.07%
\$1,000,000	(\$774)	(11.43%)	(\$1,767)	(26.10%)	\$1,660	43.44%	\$1,685	44.39%	\$1,884	49.07%
\$2,000,000	(\$2,065)	(14.69%)	(\$4,050)	(28.82%)	\$3,544	46.26%	\$3,569	46.74%	\$3,768	49.07%
\$3,000,000	(\$3,355)	(15.72%)	(\$6,334)	(29.68%)	\$5,429	47.20%	\$5,453	47.52%	\$5,653	49.07%
\$4,000,000	(\$4,646)	(16.23%)	(\$8,618)	(30.10%)	\$7,313	47.67%	\$7,338	47.91%	\$7,537	49.07%
\$5,000,000	(\$5,937)	(16.53%)	(\$10,901)	(30.35%)	\$9,197	47.95%	\$9,222	48.14%	\$9,421	49.07%
\$6,000,000	(\$7,227)	(16.73%)	(\$13,185)	(30.52%)	\$11,081	48.14%	\$11,106	48.30%	\$11,305	49.07%
\$7,000,000	(\$8,518)	(16.87%)	(\$15,468)	(30.64%)	\$12,965	48.27%	\$12,990	48.41%	\$13,190	49.07%
\$8,000,000	(\$9,809)	(16.98%)	(\$17,752)	(30.73%)	\$14,850	48.37%	\$14,875	48.49%	\$15,074	49.07%
\$9,000,000	(\$11,100)	(17.06%)	(\$20,036)	(30.80%)	\$16,734	48.45%	\$16,759	48.56%	\$16,958	49.07%
\$10,000,000	(\$12,390)	(17.13%)	(\$22,319)	(30.85%)	\$18,618	48.51%	\$18,643	48.61%	\$18,842	49.07%
\$15,000,000	(\$18,844)	(17.32%)	(\$33,737)	(31.02%)	\$28,039	48.70%	\$28,064	48.76%	\$28,263	49.07%
\$20,000,000	(\$25,297)	(17.42%)	(\$45,155)	(31.10%)	\$37,460	48.79%	\$37,485	48.84%	\$37,684	49.07%
\$25,000,000	(\$31,751)	(17.48%)	(\$56,573)	(31.15%)	\$46,881	48.85%	\$46,906	48.88%	\$47,105	49.07%
\$30,000,000	(\$38,205)	(17.52%)	(\$67,991)	(31.18%)	\$56,302	48.88%	\$56,327	48.92%	\$56,526	49.07%
\$35,000,000	(\$44,658)	(17.55%)	(\$79,409)	(31.20%)	\$65,723	48.91%	\$65,748	48.94%	\$65,948	49.07%
\$40,000,000	(\$51,112)	(17.57%)	(\$90,828)	(31.22%)	\$75,144	48.93%	\$75,169	48.95%	\$75,369	49.07%
\$45,000,000	(\$57,566)	(17.59%)	(\$102,246)	(31.23%)	\$84,566	48.95%	\$84,590	48.97%	\$84,790	49.07%
\$50,000,000	(\$64,019)	(17.60%)	(\$113,664)	(31.25%)	\$93,987	48.96%	\$94,012	48.98%	\$94,211	49.07%