

CITY OF HARPERS FERRY, 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	\$7.70988	\$361,886	\$0	\$361,886	
2026-27	\$3.65312	\$369,124	\$11,003	\$380,127	5.0%
2027-28	\$3.75138	\$387,730	\$11,299	\$399,029	5.0%
2028-29	\$3.69209	\$407,010	\$11,121	\$418,130	4.8%
2029-30	\$3.78824	\$426,493	\$11,410	\$437,903	4.7%
2030-31	\$3.72458	\$446,661	\$11,218	\$457,879	4.6%
2031-32	\$3.81813	\$466,834	\$11,500	\$478,334	4.5%
2032-33	\$3.75166	\$487,901	\$11,300	\$499,201	4.4%
2033-34	\$3.83855	\$508,202	\$11,562	\$519,764	4.1%
2034-35	\$3.76972	\$530,160	\$11,354	\$541,514	4.2%
2035-36	\$3.85046	\$550,544	\$11,598	\$562,142	3.8%

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	\$98,840,703	\$46,937,999	\$0	\$46,937,999
2026-27	\$104,548,379	\$104,055,533	\$0	\$104,055,533
2027-28	\$106,861,473	\$106,368,627	\$0	\$106,368,627
2028-29	\$113,743,135	\$113,250,289	\$0	\$113,250,289
2029-30	\$116,088,229	\$115,595,383	\$0	\$115,595,383
2030-31	\$123,427,335	\$122,934,489	\$0	\$122,934,489
2031-32	\$125,772,430	\$125,279,584	\$0	\$125,279,584
2032-33	\$133,554,086	\$133,061,240	\$0	\$133,061,240
2033-34	\$135,899,181	\$135,406,335	\$0	\$135,406,335
2034-35	\$144,141,181	\$143,648,335	\$0	\$143,648,335
2035-36	\$146,486,276	\$145,993,430	\$0	\$145,993,430

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	96.79%	-1.16%	95.63%	3.57%	0.00%	0.18%
2026-27	103.22%	-6.72%	96.49%	2.92%	0.00%	0.08%
2027-28	103.79%	-7.25%	96.55%	2.87%	0.00%	0.08%
2028-29	104.04%	-7.43%	96.61%	2.84%	0.00%	0.07%
2029-30	104.52%	-7.87%	96.65%	2.79%	0.00%	0.07%
2030-31	104.65%	-7.94%	96.71%	2.76%	0.00%	0.07%
2031-32	105.09%	-8.34%	96.76%	2.72%	0.00%	0.07%
2032-33	105.16%	-8.35%	96.81%	2.70%	0.00%	0.06%
2033-34	105.55%	-8.71%	96.85%	2.66%	0.00%	0.06%
2034-35	105.57%	-8.67%	96.90%	2.64%	0.00%	0.06%
2035-36	105.93%	-8.99%	96.93%	2.60%	0.00%	0.06%

**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 HARPERS FERRY, 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	\$46,937,999	\$7.70988	\$361,886
2026-27	\$104,055,533	\$3.65312	\$380,127
2027-28	\$106,368,627	\$3.75138	\$399,029
2028-29	\$113,250,289	\$3.69209	\$418,130
2029-30	\$115,595,383	\$3.78824	\$437,903
2030-31	\$122,934,489	\$3.72458	\$457,879
2031-32	\$125,279,584	\$3.81813	\$478,334
2032-33	\$133,061,240	\$3.75166	\$499,201
2033-34	\$135,406,335	\$3.83855	\$519,764
2034-35	\$143,648,335	\$3.76972	\$541,514
2035-36	\$145,993,430	\$3.85046	\$562,142

CITY OF HARPERS FERRY, 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	\$46,937,999	\$7.70988	\$361,886
2026-27	\$48,345,392	\$7.63355	\$369,047
2027-28	\$50,690,993	\$7.48387	\$379,365
2028-29	\$53,579,608	\$7.48387	\$400,983
2029-30	\$56,051,734	\$7.48387	\$419,484
2030-31	\$59,118,910	\$7.48387	\$442,438
2031-32	\$61,724,060	\$7.48387	\$461,935
2032-33	\$64,979,380	\$7.48387	\$486,297
2033-34	\$67,724,780	\$7.48387	\$506,843
2034-35	\$71,178,487	\$7.48387	\$532,691
2035-36	\$74,071,326	\$7.48387	\$554,340

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	\$55,710,141	(\$3.98043)	\$11,081
2027-28	\$55,677,635	(\$3.73249)	\$19,664
2028-29	\$59,670,680	(\$3.79178)	\$17,147
2029-30	\$59,543,649	(\$3.69563)	\$18,419
2030-31	\$63,815,580	(\$3.75929)	\$15,441
2031-32	\$63,555,524	(\$3.66574)	\$16,399
2032-33	\$68,081,860	(\$3.73221)	\$12,903
2033-34	\$67,681,555	(\$3.64532)	\$12,921
2034-35	\$72,469,849	(\$3.71415)	\$8,823
2035-36	\$71,922,103	(\$3.63341)	\$7,802

CITY OF HARPERS FERRY, 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	\$183	\$230	\$50,000	\$51,515	\$183	\$192	\$50,000	\$58,947	\$165	\$33	\$141	\$33	\$183	\$220
\$100,000	\$123,480	\$366	\$460	\$100,000	\$103,030	\$366	\$384	\$100,000	\$117,894	\$348	\$253	\$324	\$253	\$366	\$439
\$150,000	\$185,220	\$549	\$690	\$150,000	\$154,545	\$549	\$576	\$150,000	\$176,842	\$531	\$472	\$507	\$472	\$549	\$659
\$200,000	\$246,960	\$895	\$920	\$200,000	\$206,060	\$895	\$767	\$200,000	\$235,789	\$714	\$692	\$690	\$692	\$731	\$878
\$250,000	\$308,700	\$1,242	\$1,150	\$250,000	\$257,575	\$1,242	\$959	\$250,000	\$294,736	\$896	\$912	\$873	\$912	\$914	\$1,098
\$300,000	\$370,440	\$1,589	\$1,380	\$300,000	\$309,090	\$1,589	\$1,151	\$300,000	\$353,683	\$1,079	\$1,131	\$1,056	\$1,131	\$1,097	\$1,317
\$400,000	\$493,920	\$2,283	\$1,840	\$400,000	\$412,120	\$2,283	\$1,535	\$400,000	\$471,578	\$1,445	\$1,570	\$1,421	\$1,570	\$1,463	\$1,756
\$500,000	\$617,400	\$2,977	\$2,300	\$500,000	\$515,151	\$2,977	\$1,919	\$500,000	\$589,472	\$1,811	\$2,009	\$1,787	\$2,009	\$1,828	\$2,196
\$600,000	\$740,880	\$3,671	\$2,759	\$600,000	\$618,181	\$3,671	\$2,302	\$600,000	\$707,366	\$2,176	\$2,448	\$2,153	\$2,448	\$2,194	\$2,635
\$700,000	\$864,360	\$4,365	\$3,219	\$700,000	\$721,211	\$4,365	\$2,686	\$700,000	\$825,261	\$2,542	\$2,888	\$2,518	\$2,888	\$2,560	\$3,074
\$800,000	\$987,840	\$5,059	\$3,679	\$800,000	\$824,241	\$5,059	\$3,070	\$800,000	\$943,155	\$2,908	\$3,327	\$2,884	\$3,327	\$2,926	\$3,513
\$900,000	\$1,111,320	\$5,753	\$4,139	\$900,000	\$927,271	\$5,753	\$3,454	\$900,000	\$1,061,050	\$3,273	\$3,766	\$3,250	\$3,766	\$3,291	\$3,952
\$1,000,000	\$1,234,800	\$6,447	\$4,599	\$1,000,000	\$1,030,301	\$6,447	\$3,837	\$1,000,000	\$1,178,944	\$3,639	\$4,205	\$3,615	\$4,205	\$3,657	\$4,391
\$2,000,000	\$2,469,600	\$13,385	\$9,198	\$2,000,000	\$2,060,602	\$13,385	\$7,675	\$2,000,000	\$2,357,888	\$7,296	\$8,596	\$7,272	\$8,596	\$7,314	\$8,782
\$3,000,000	\$3,704,400	\$20,324	\$13,797	\$3,000,000	\$3,090,903	\$20,324	\$11,512	\$3,000,000	\$3,536,832	\$10,953	\$12,987	\$10,929	\$12,987	\$10,971	\$13,173
\$4,000,000	\$4,939,200	\$27,263	\$18,396	\$4,000,000	\$4,121,204	\$27,263	\$15,350	\$4,000,000	\$4,715,776	\$14,610	\$17,378	\$14,586	\$17,378	\$14,628	\$17,564
\$5,000,000	\$6,174,000	\$34,202	\$22,996	\$5,000,000	\$5,151,505	\$34,202	\$19,187	\$5,000,000	\$5,894,720	\$18,267	\$21,769	\$18,243	\$21,769	\$18,285	\$21,955
\$6,000,000	\$7,408,800	\$41,141	\$27,595	\$6,000,000	\$6,181,806	\$41,141	\$23,025	\$6,000,000	\$7,073,664	\$21,924	\$26,160	\$21,900	\$26,160	\$21,942	\$26,346
\$7,000,000	\$8,643,600	\$48,080	\$32,194	\$7,000,000	\$7,212,107	\$48,080	\$26,862	\$7,000,000	\$8,252,608	\$25,581	\$30,551	\$25,557	\$30,551	\$25,598	\$30,737
\$8,000,000	\$9,878,400	\$55,019	\$36,793	\$8,000,000	\$8,242,408	\$55,019	\$30,700	\$8,000,000	\$9,431,552	\$29,238	\$34,942	\$29,214	\$34,942	\$29,255	\$35,129
\$9,000,000	\$11,113,200	\$61,958	\$41,392	\$9,000,000	\$9,272,709	\$61,958	\$34,537	\$9,000,000	\$10,610,496	\$32,895	\$39,333	\$32,871	\$39,333	\$32,912	\$39,520
\$10,000,000	\$12,348,000	\$68,897	\$45,991	\$10,000,000	\$10,303,010	\$68,897	\$38,374	\$10,000,000	\$11,789,440	\$36,551	\$43,724	\$36,528	\$43,724	\$36,569	\$43,911
\$15,000,000	\$18,522,000	\$103,591	\$68,987	\$15,000,000	\$15,454,515	\$103,591	\$57,562	\$15,000,000	\$17,684,160	\$54,836	\$65,680	\$54,812	\$65,680	\$54,854	\$65,866
\$20,000,000	\$24,696,000	\$138,286	\$91,982	\$20,000,000	\$20,606,020	\$138,286	\$76,749	\$20,000,000	\$23,578,880	\$73,121	\$87,635	\$73,097	\$87,635	\$73,138	\$87,821
\$25,000,000	\$30,870,000	\$172,980	\$114,978	\$25,000,000	\$25,757,525	\$172,980	\$95,936	\$25,000,000	\$29,473,600	\$91,405	\$109,591	\$91,382	\$109,591	\$91,423	\$109,777
\$30,000,000	\$37,044,000	\$207,675	\$137,973	\$30,000,000	\$30,909,030	\$207,675	\$115,123	\$30,000,000	\$35,368,320	\$109,690	\$131,546	\$109,666	\$131,546	\$109,708	\$131,732
\$35,000,000	\$43,218,000	\$242,369	\$160,969	\$35,000,000	\$36,060,535	\$242,369	\$134,310	\$35,000,000	\$41,263,040	\$127,974	\$153,501	\$127,951	\$153,501	\$127,992	\$153,687
\$40,000,000	\$49,392,000	\$277,063	\$183,964	\$40,000,000	\$41,212,040	\$277,063	\$153,498	\$40,000,000	\$47,157,760	\$146,259	\$175,457	\$146,235	\$175,457	\$146,277	\$175,643
\$45,000,000	\$55,566,000	\$311,758	\$206,960	\$45,000,000	\$46,363,545	\$311,758	\$172,685	\$45,000,000	\$53,052,480	\$164,544	\$197,412	\$164,520	\$197,412	\$164,561	\$197,598
\$50,000,000	\$61,740,000	\$346,452	\$229,956	\$50,000,000	\$51,515,050	\$346,452	\$191,872	\$50,000,000	\$58,947,200	\$182,828	\$219,367	\$182,805	\$219,367	\$182,846	\$219,554

CITY OF            HARPERS FERRY, 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	\$47	25.76%	\$9	4.94%	(\$132)	(79.82%)	(\$108)	(76.42%)	\$37	20.08%
\$100,000	\$94	25.76%	\$18	4.94%	(\$95)	(27.32%)	(\$71)	(22.00%)	\$73	20.08%
\$150,000	\$141	25.76%	\$27	4.94%	(\$58)	(11.00%)	(\$35)	(6.82%)	\$110	20.08%
\$200,000	\$24	2.72%	(\$128)	(14.29%)	(\$22)	(3.04%)	\$2	0.31%	\$147	20.08%
\$250,000	(\$93)	(7.46%)	(\$283)	(22.78%)	\$15	1.68%	\$39	4.45%	\$184	20.08%
\$300,000	(\$210)	(13.19%)	(\$438)	(27.57%)	\$52	4.79%	\$76	7.15%	\$220	20.08%
\$400,000	(\$444)	(19.43%)	(\$748)	(32.77%)	\$125	8.66%	\$149	10.48%	\$294	20.08%
\$500,000	(\$678)	(22.76%)	(\$1,058)	(35.55%)	\$199	10.97%	\$222	12.44%	\$367	20.08%
\$600,000	(\$912)	(24.83%)	(\$1,369)	(37.28%)	\$272	12.50%	\$296	13.74%	\$440	20.08%
\$700,000	(\$1,146)	(26.24%)	(\$1,679)	(38.46%)	\$345	13.59%	\$369	14.66%	\$514	20.08%
\$800,000	(\$1,380)	(27.27%)	(\$1,989)	(39.31%)	\$419	14.40%	\$443	15.35%	\$587	20.08%
\$900,000	(\$1,614)	(28.05%)	(\$2,299)	(39.96%)	\$492	15.04%	\$516	15.88%	\$661	20.08%
\$1,000,000	(\$1,847)	(28.66%)	(\$2,609)	(40.47%)	\$566	15.54%	\$589	16.30%	\$734	20.08%
\$2,000,000	(\$4,187)	(31.28%)	(\$5,711)	(42.66%)	\$1,300	17.82%	\$1,324	18.20%	\$1,468	20.08%
\$3,000,000	(\$6,527)	(32.11%)	(\$8,812)	(43.36%)	\$2,034	18.57%	\$2,058	18.83%	\$2,202	20.08%
\$4,000,000	(\$8,867)	(32.52%)	(\$11,914)	(43.70%)	\$2,768	18.95%	\$2,792	19.14%	\$2,937	20.08%
\$5,000,000	(\$11,207)	(32.77%)	(\$15,015)	(43.90%)	\$3,502	19.17%	\$3,526	19.33%	\$3,671	20.08%
\$6,000,000	(\$13,546)	(32.93%)	(\$18,116)	(44.03%)	\$4,236	19.32%	\$4,260	19.45%	\$4,405	20.08%
\$7,000,000	(\$15,886)	(33.04%)	(\$21,218)	(44.13%)	\$4,971	19.43%	\$4,994	19.54%	\$5,139	20.08%
\$8,000,000	(\$18,226)	(33.13%)	(\$24,319)	(44.20%)	\$5,705	19.51%	\$5,728	19.61%	\$5,873	20.08%
\$9,000,000	(\$20,566)	(33.19%)	(\$27,421)	(44.26%)	\$6,439	19.57%	\$6,463	19.66%	\$6,607	20.08%
\$10,000,000	(\$22,906)	(33.25%)	(\$30,522)	(44.30%)	\$7,173	19.62%	\$7,197	19.70%	\$7,342	20.08%
\$15,000,000	(\$34,604)	(33.40%)	(\$46,030)	(44.43%)	\$10,844	19.77%	\$10,868	19.83%	\$11,012	20.08%
\$20,000,000	(\$46,303)	(33.48%)	(\$61,537)	(44.50%)	\$14,515	19.85%	\$14,538	19.89%	\$14,683	20.08%
\$25,000,000	(\$58,002)	(33.53%)	(\$77,044)	(44.54%)	\$18,185	19.90%	\$18,209	19.93%	\$18,354	20.08%
\$30,000,000	(\$69,701)	(33.56%)	(\$92,551)	(44.57%)	\$21,856	19.93%	\$21,880	19.95%	\$22,025	20.08%
\$35,000,000	(\$81,400)	(33.59%)	(\$108,059)	(44.58%)	\$25,527	19.95%	\$25,551	19.97%	\$25,695	20.08%
\$40,000,000	(\$93,099)	(33.60%)	(\$123,566)	(44.60%)	\$29,198	19.96%	\$29,221	19.98%	\$29,366	20.08%
\$45,000,000	(\$104,798)	(33.62%)	(\$139,073)	(44.61%)	\$32,868	19.98%	\$32,892	19.99%	\$33,037	20.08%
\$50,000,000	(\$116,497)	(33.63%)	(\$154,580)	(44.62%)	\$36,539	19.99%	\$36,563	20.00%	\$36,708	20.08%