

CITY OF HAVERHILL, 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	\$8.10000	\$45,227	\$0	\$45,227	
2026-27	\$4.15837	\$46,132	\$623	\$46,755	3.4%
2027-28	\$4.21454	\$47,246	\$632	\$47,878	2.4%
2028-29	\$4.13474	\$48,835	\$620	\$49,455	3.3%
2029-30	\$4.18720	\$49,943	\$627	\$50,570	2.3%
2030-31	\$4.10656	\$51,582	\$615	\$52,197	3.2%
2031-32	\$4.15555	\$52,681	\$623	\$53,304	2.1%
2032-33	\$4.07431	\$54,370	\$611	\$54,981	3.1%
2033-34	\$4.12006	\$55,461	\$617	\$56,078	2.0%
2034-35	\$4.03843	\$57,200	\$605	\$57,805	3.1%
2035-36	\$4.08116	\$58,281	\$612	\$58,892	1.9%

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	\$10,535,964	\$5,583,611	\$0	\$5,583,611
2026-27	\$11,637,035	\$11,243,582	\$0	\$11,243,582
2027-28	\$11,753,585	\$11,360,132	\$0	\$11,360,132
2028-29	\$12,354,272	\$11,960,819	\$0	\$11,960,819
2029-30	\$12,470,822	\$12,077,369	\$0	\$12,077,369
2030-31	\$13,104,122	\$12,710,669	\$0	\$12,710,669
2031-32	\$13,220,672	\$12,827,219	\$0	\$12,827,219
2032-33	\$13,887,951	\$13,494,498	\$0	\$13,494,498
2033-34	\$14,004,501	\$13,611,048	\$0	\$13,611,048
2034-35	\$14,707,186	\$14,313,733	\$0	\$14,313,733
2035-36	\$14,823,736	\$14,430,283	\$0	\$14,430,283

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	67.46%	-0.93%	66.52%	32.35%	0.00%	1.12%
2026-27	78.31%	-1.29%	77.03%	22.40%	0.00%	0.56%
2027-28	78.83%	-1.57%	77.26%	22.17%	0.00%	0.55%
2028-29	79.12%	-1.77%	77.35%	22.11%	0.00%	0.52%
2029-30	79.60%	-2.04%	77.56%	21.90%	0.00%	0.52%
2030-31	79.83%	-2.20%	77.64%	21.85%	0.00%	0.49%
2031-32	80.28%	-2.44%	77.84%	21.65%	0.00%	0.49%
2032-33	80.47%	-2.57%	77.90%	21.61%	0.00%	0.46%
2033-34	80.88%	-2.79%	78.09%	21.42%	0.00%	0.46%
2034-35	81.04%	-2.89%	78.15%	21.39%	0.00%	0.44%
2035-36	81.42%	-3.10%	78.32%	21.21%	0.00%	0.43%

**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 HAVERHILL, 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	\$5,583,611	\$8.10000	\$45,227
2026-27	\$11,243,582	\$4.15837	\$46,755
2027-28	\$11,360,132	\$4.21454	\$47,878
2028-29	\$11,960,819	\$4.13474	\$49,455
2029-30	\$12,077,369	\$4.18720	\$50,570
2030-31	\$12,710,669	\$4.10656	\$52,197
2031-32	\$12,827,219	\$4.15555	\$53,304
2032-33	\$13,494,498	\$4.07431	\$54,981
2033-34	\$13,611,048	\$4.12006	\$56,078
2034-35	\$14,313,733	\$4.03843	\$57,805
2035-36	\$14,430,283	\$4.08116	\$58,892

## CITY OF HAVERHILL, 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	\$5,583,611	\$8.10000	\$45,227
2026-27	\$5,799,100	\$8.01980	\$46,508
2027-28	\$5,948,183	\$8.01980	\$47,703
2028-29	\$6,234,328	\$8.01980	\$49,998
2029-30	\$6,391,418	\$8.01980	\$51,258
2030-31	\$6,693,662	\$8.01980	\$53,682
2031-32	\$6,859,168	\$8.01980	\$55,009
2032-33	\$7,178,352	\$8.01980	\$57,569
2033-34	\$7,352,732	\$8.01980	\$58,967
2034-35	\$7,689,754	\$8.01980	\$61,670
2035-36	\$7,873,461	\$8.01980	\$63,144

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	\$5,444,483	(\$3.86143)	\$247
2027-28	\$5,411,949	(\$3.80526)	\$174
2028-29	\$5,726,491	(\$3.88506)	-\$543
2029-30	\$5,685,951	(\$3.83260)	-\$688
2030-31	\$6,017,007	(\$3.91324)	-\$1,485
2031-32	\$5,968,051	(\$3.86425)	-\$1,705
2032-33	\$6,316,147	(\$3.94549)	-\$2,588
2033-34	\$6,258,316	(\$3.89974)	-\$2,889
2034-35	\$6,623,979	(\$3.98137)	-\$3,865
2035-36	\$6,556,822	(\$3.93864)	-\$4,251

CITY OF HAVERHILL, 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	\$254	\$50,000	\$51,515	\$192	\$212	\$50,000	\$58,947	\$173	\$37	\$148	\$37	\$192	\$242
\$100,000	\$123,480	\$384	\$507	\$100,000	\$103,030	\$384	\$423	\$100,000	\$117,894	\$366	\$279	\$341	\$279	\$384	\$484
\$150,000	\$185,220	\$576	\$761	\$150,000	\$154,545	\$576	\$635	\$150,000	\$176,842	\$558	\$521	\$533	\$521	\$576	\$726
\$200,000	\$246,960	\$941	\$1,014	\$200,000	\$206,060	\$941	\$846	\$200,000	\$235,789	\$750	\$763	\$725	\$763	\$768	\$968
\$250,000	\$308,700	\$1,305	\$1,268	\$250,000	\$257,575	\$1,305	\$1,058	\$250,000	\$294,736	\$942	\$1,005	\$917	\$1,005	\$960	\$1,210
\$300,000	\$370,440	\$1,670	\$1,521	\$300,000	\$309,090	\$1,670	\$1,269	\$300,000	\$353,683	\$1,134	\$1,247	\$1,109	\$1,247	\$1,153	\$1,452
\$400,000	\$493,920	\$2,399	\$2,028	\$400,000	\$412,120	\$2,399	\$1,692	\$400,000	\$471,578	\$1,518	\$1,731	\$1,493	\$1,731	\$1,537	\$1,937
\$500,000	\$617,400	\$3,128	\$2,535	\$500,000	\$515,151	\$3,128	\$2,115	\$500,000	\$589,472	\$1,902	\$2,215	\$1,877	\$2,215	\$1,921	\$2,421
\$600,000	\$740,880	\$3,857	\$3,042	\$600,000	\$618,181	\$3,857	\$2,539	\$600,000	\$707,366	\$2,287	\$2,700	\$2,262	\$2,700	\$2,305	\$2,905
\$700,000	\$864,360	\$4,586	\$3,550	\$700,000	\$721,211	\$4,586	\$2,962	\$700,000	\$825,261	\$2,671	\$3,184	\$2,646	\$3,184	\$2,689	\$3,389
\$800,000	\$987,840	\$5,315	\$4,057	\$800,000	\$824,241	\$5,315	\$3,385	\$800,000	\$943,155	\$3,055	\$3,668	\$3,030	\$3,668	\$3,074	\$3,873
\$900,000	\$1,111,320	\$6,044	\$4,564	\$900,000	\$927,271	\$6,044	\$3,808	\$900,000	\$1,061,050	\$3,439	\$4,152	\$3,414	\$4,152	\$3,458	\$4,357
\$1,000,000	\$1,234,800	\$6,773	\$5,071	\$1,000,000	\$1,030,301	\$6,773	\$4,231	\$1,000,000	\$1,178,944	\$3,823	\$4,636	\$3,798	\$4,636	\$3,842	\$4,841
\$2,000,000	\$2,469,600	\$14,063	\$10,142	\$2,000,000	\$2,060,602	\$14,063	\$8,462	\$2,000,000	\$2,357,888	\$7,665	\$9,477	\$7,640	\$9,477	\$7,684	\$9,683
\$3,000,000	\$3,704,400	\$21,353	\$15,212	\$3,000,000	\$3,090,903	\$21,353	\$12,693	\$3,000,000	\$3,536,832	\$11,507	\$14,319	\$11,482	\$14,319	\$11,526	\$14,524
\$4,000,000	\$4,939,200	\$28,643	\$20,283	\$4,000,000	\$4,121,204	\$28,643	\$16,924	\$4,000,000	\$4,715,776	\$15,349	\$19,160	\$15,324	\$19,160	\$15,368	\$19,366
\$5,000,000	\$6,174,000	\$35,933	\$25,354	\$5,000,000	\$5,151,505	\$35,933	\$21,155	\$5,000,000	\$5,894,720	\$19,191	\$24,002	\$19,166	\$24,002	\$19,210	\$24,207
\$6,000,000	\$7,408,800	\$43,223	\$30,425	\$6,000,000	\$6,181,806	\$43,223	\$25,386	\$6,000,000	\$7,073,664	\$23,033	\$28,843	\$23,008	\$28,843	\$23,052	\$29,048
\$7,000,000	\$8,643,600	\$50,513	\$35,495	\$7,000,000	\$7,212,107	\$50,513	\$29,617	\$7,000,000	\$8,252,608	\$26,875	\$33,685	\$26,850	\$33,685	\$26,894	\$33,890
\$8,000,000	\$9,878,400	\$57,803	\$40,566	\$8,000,000	\$8,242,408	\$57,803	\$33,848	\$8,000,000	\$9,431,552	\$30,717	\$38,526	\$30,692	\$38,526	\$30,736	\$38,731
\$9,000,000	\$11,113,200	\$65,093	\$45,637	\$9,000,000	\$9,272,709	\$65,093	\$38,079	\$9,000,000	\$10,610,496	\$34,559	\$43,367	\$34,534	\$43,367	\$34,578	\$43,573
\$10,000,000	\$12,348,000	\$72,383	\$50,708	\$10,000,000	\$10,303,010	\$72,383	\$42,310	\$10,000,000	\$11,789,440	\$38,401	\$48,209	\$38,376	\$48,209	\$38,420	\$48,414
\$15,000,000	\$18,522,000	\$108,833	\$76,062	\$15,000,000	\$15,454,515	\$108,833	\$63,465	\$15,000,000	\$17,684,160	\$57,611	\$72,416	\$57,586	\$72,416	\$57,629	\$72,621
\$20,000,000	\$24,696,000	\$145,283	\$101,416	\$20,000,000	\$20,606,020	\$145,283	\$84,620	\$20,000,000	\$23,578,880	\$76,821	\$96,623	\$76,796	\$96,623	\$76,839	\$96,828
\$25,000,000	\$30,870,000	\$181,733	\$126,770	\$25,000,000	\$25,757,525	\$181,733	\$105,775	\$25,000,000	\$29,473,600	\$96,030	\$120,830	\$96,005	\$120,830	\$96,049	\$121,035
\$30,000,000	\$37,044,000	\$218,183	\$152,123	\$30,000,000	\$30,909,030	\$218,183	\$126,930	\$30,000,000	\$35,368,320	\$115,240	\$145,037	\$115,215	\$145,037	\$115,259	\$145,242
\$35,000,000	\$43,218,000	\$254,633	\$177,477	\$35,000,000	\$36,060,535	\$254,633	\$148,085	\$35,000,000	\$41,263,040	\$134,450	\$169,244	\$134,425	\$169,244	\$134,469	\$169,449
\$40,000,000	\$49,392,000	\$291,083	\$202,831	\$40,000,000	\$41,212,040	\$291,083	\$169,240	\$40,000,000	\$47,157,760	\$153,660	\$193,451	\$153,635	\$193,451	\$153,678	\$193,656
\$45,000,000	\$55,566,000	\$327,533	\$228,185	\$45,000,000	\$46,363,545	\$327,533	\$190,395	\$45,000,000	\$53,052,480	\$172,870	\$217,658	\$172,845	\$217,658	\$172,888	\$217,863
\$50,000,000	\$61,740,000	\$363,983	\$253,539	\$50,000,000	\$51,515,050	\$363,983	\$211,550	\$50,000,000	\$58,947,200	\$192,079	\$241,865	\$192,054	\$241,865	\$192,098	\$242,070

CITY OF            HAVERHILL, 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	\$61	31.98%	\$19	10.13%	(\$137)	(78.82%)	(\$112)	(75.26%)	\$50	26.01%
\$100,000	\$123	31.98%	\$39	10.13%	(\$87)	(23.73%)	(\$62)	(18.14%)	\$100	26.01%
\$150,000	\$184	31.98%	\$58	10.13%	(\$37)	(6.60%)	(\$12)	(2.22%)	\$150	26.01%
\$200,000	\$73	7.80%	(\$95)	(10.05%)	\$13	1.76%	\$38	5.27%	\$200	26.01%
\$250,000	(\$38)	(2.88%)	(\$248)	(18.96%)	\$63	6.71%	\$88	9.61%	\$250	26.01%
\$300,000	(\$149)	(8.90%)	(\$400)	(23.98%)	\$113	9.98%	\$138	12.45%	\$300	26.01%
\$400,000	(\$370)	(15.44%)	(\$706)	(29.45%)	\$213	14.04%	\$238	15.94%	\$400	26.01%
\$500,000	(\$592)	(18.94%)	(\$1,012)	(32.36%)	\$313	16.45%	\$338	18.00%	\$500	26.01%
\$600,000	(\$814)	(21.11%)	(\$1,318)	(34.18%)	\$413	18.06%	\$438	19.36%	\$600	26.01%
\$700,000	(\$1,036)	(22.60%)	(\$1,624)	(35.42%)	\$513	19.21%	\$538	20.33%	\$700	26.01%
\$800,000	(\$1,258)	(23.67%)	(\$1,930)	(36.31%)	\$613	20.06%	\$638	21.05%	\$800	26.01%
\$900,000	(\$1,480)	(24.49%)	(\$2,236)	(36.99%)	\$713	20.73%	\$738	21.61%	\$900	26.01%
\$1,000,000	(\$1,702)	(25.13%)	(\$2,542)	(37.53%)	\$813	21.26%	\$838	22.05%	\$999	26.01%
\$2,000,000	(\$3,921)	(27.88%)	(\$5,601)	(39.83%)	\$1,812	23.64%	\$1,837	24.05%	\$1,999	26.01%
\$3,000,000	(\$6,140)	(28.76%)	(\$8,660)	(40.56%)	\$2,812	24.43%	\$2,837	24.70%	\$2,998	26.01%
\$4,000,000	(\$8,360)	(29.19%)	(\$11,719)	(40.91%)	\$3,811	24.83%	\$3,836	25.03%	\$3,998	26.01%
\$5,000,000	(\$10,579)	(29.44%)	(\$14,778)	(41.13%)	\$4,811	25.07%	\$4,836	25.23%	\$4,997	26.01%
\$6,000,000	(\$12,798)	(29.61%)	(\$17,837)	(41.27%)	\$5,810	25.22%	\$5,835	25.36%	\$5,997	26.01%
\$7,000,000	(\$15,017)	(29.73%)	(\$20,896)	(41.37%)	\$6,809	25.34%	\$6,834	25.45%	\$6,996	26.01%
\$8,000,000	(\$17,237)	(29.82%)	(\$23,955)	(41.44%)	\$7,809	25.42%	\$7,834	25.52%	\$7,996	26.01%
\$9,000,000	(\$19,456)	(29.89%)	(\$27,014)	(41.50%)	\$8,808	25.49%	\$8,833	25.58%	\$8,995	26.01%
\$10,000,000	(\$21,675)	(29.94%)	(\$30,073)	(41.55%)	\$9,808	25.54%	\$9,833	25.62%	\$9,994	26.01%
\$15,000,000	(\$32,771)	(30.11%)	(\$45,368)	(41.69%)	\$14,805	25.70%	\$14,830	25.75%	\$14,992	26.01%
\$20,000,000	(\$43,867)	(30.19%)	(\$60,663)	(41.76%)	\$19,802	25.78%	\$19,827	25.82%	\$19,989	26.01%
\$25,000,000	(\$54,963)	(30.24%)	(\$75,958)	(41.80%)	\$24,799	25.82%	\$24,824	25.86%	\$24,986	26.01%
\$30,000,000	(\$66,059)	(30.28%)	(\$91,253)	(41.82%)	\$29,797	25.86%	\$29,822	25.88%	\$29,983	26.01%
\$35,000,000	(\$77,155)	(30.30%)	(\$106,548)	(41.84%)	\$34,794	25.88%	\$34,819	25.90%	\$34,981	26.01%
\$40,000,000	(\$88,252)	(30.32%)	(\$121,843)	(41.86%)	\$39,791	25.90%	\$39,816	25.92%	\$39,978	26.01%
\$45,000,000	(\$99,348)	(30.33%)	(\$137,138)	(41.87%)	\$44,788	25.91%	\$44,813	25.93%	\$44,975	26.01%
\$50,000,000	(\$110,444)	(30.34%)	(\$152,433)	(41.88%)	\$49,786	25.92%	\$49,811	25.94%	\$49,972	26.01%