

CITY OF LADORA, 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	\$8.09993	\$32,447	\$0	\$32,447	
2026-27	\$5.82834	\$33,096	\$10	\$33,105	2.0%
2027-28	\$5.86405	\$33,271	\$10	\$33,281	0.5%
2028-29	\$5.64671	\$33,946	\$9	\$33,956	2.0%
2029-30	\$5.67529	\$34,125	\$9	\$34,135	0.5%
2030-31	\$5.46514	\$34,817	\$9	\$34,826	2.0%
2031-32	\$5.49278	\$35,000	\$9	\$35,010	0.5%
2032-33	\$5.29475	\$35,710	\$9	\$35,718	2.0%
2033-34	\$5.32151	\$35,897	\$9	\$35,906	0.5%
2034-35	\$5.13447	\$36,624	\$8	\$36,632	2.0%
2035-36	\$5.16041	\$36,816	\$9	\$36,824	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	\$9,490,966	\$4,005,820	\$276,100	\$4,281,920
2026-27	\$6,973,565	\$5,680,078	\$309,232	\$5,989,310
2027-28	\$6,968,848	\$5,675,361	\$309,232	\$5,984,593
2028-29	\$7,322,274	\$6,013,325	\$324,694	\$6,338,019
2029-30	\$7,323,557	\$6,014,609	\$324,694	\$6,339,302
2030-31	\$7,697,635	\$6,372,452	\$340,928	\$6,713,380
2031-32	\$7,698,918	\$6,373,735	\$340,928	\$6,714,663
2032-33	\$8,088,249	\$6,746,019	\$357,975	\$7,103,994
2033-34	\$8,089,532	\$6,747,302	\$357,975	\$7,105,277
2034-35	\$8,494,741	\$7,134,612	\$375,873	\$7,510,486
2035-36	\$8,496,024	\$7,135,895	\$375,873	\$7,511,769

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	82.10%	-2.53%	79.57%	6.85%	7.61%	3.45%
2026-27	134.92%	-56.20%	78.72%	10.35%	6.43%	2.46%
2027-28	135.05%	-56.35%	78.70%	10.36%	6.43%	2.47%
2028-29	132.65%	-53.30%	79.34%	10.27%	6.13%	2.33%
2029-30	132.65%	-53.30%	79.35%	10.27%	6.13%	2.33%
2030-31	130.29%	-50.33%	79.96%	10.18%	5.85%	2.20%
2031-32	130.29%	-50.33%	79.96%	10.18%	5.85%	2.20%
2032-33	128.10%	-47.58%	80.52%	10.10%	5.58%	2.08%
2033-34	128.10%	-47.57%	80.53%	10.10%	5.58%	2.08%
2034-35	126.06%	-45.01%	81.05%	10.03%	5.33%	1.97%
2035-36	126.06%	-45.01%	81.05%	10.03%	5.33%	1.97%

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 LADORA, 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	\$4,005,820	\$8.09993	\$32,447
2026-27	\$5,680,078	\$5.82834	\$33,105
2027-28	\$5,675,361	\$5.86405	\$33,281
2028-29	\$6,013,325	\$5.64671	\$33,956
2029-30	\$6,014,609	\$5.67529	\$34,135
2030-31	\$6,372,452	\$5.46514	\$34,826
2031-32	\$6,373,735	\$5.49278	\$35,010
2032-33	\$6,746,019	\$5.29475	\$35,718
2033-34	\$6,747,302	\$5.32151	\$35,906
2034-35	\$7,134,612	\$5.13447	\$36,632
2035-36	\$7,135,895	\$5.16041	\$36,824

CITY OF LADORA, 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	\$4,005,820	\$8.09993	\$32,447
2026-27	\$4,004,771	\$8.09993	\$32,438
2027-28	\$4,081,324	\$8.09993	\$33,058
2028-29	\$4,193,851	\$8.09993	\$33,970
2029-30	\$4,274,410	\$8.09993	\$34,622
2030-31	\$4,392,695	\$8.09993	\$35,581
2031-32	\$4,477,458	\$8.09993	\$36,267
2032-33	\$4,601,796	\$8.09993	\$37,274
2033-34	\$4,690,998	\$8.09993	\$37,997
2034-35	\$4,821,709	\$8.09993	\$39,056
2035-36	\$4,915,570	\$8.09993	\$39,816

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	\$1,675,307	(\$2.27159)	\$667
2027-28	\$1,594,038	(\$2.23588)	\$222
2028-29	\$1,819,474	(\$2.45322)	-\$14
2029-30	\$1,740,198	(\$2.42464)	-\$488
2030-31	\$1,979,757	(\$2.63479)	-\$754
2031-32	\$1,896,277	(\$2.60715)	-\$1,258
2032-33	\$2,144,224	(\$2.80518)	-\$1,556
2033-34	\$2,056,305	(\$2.77842)	-\$2,091
2034-35	\$2,312,903	(\$2.96546)	-\$2,423
2035-36	\$2,220,325	(\$2.93952)	-\$2,992

CITY OF LADORA, 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	\$282	\$50,000	\$58,947	\$173	\$49	\$148	\$49	\$192	\$322
\$100,000	\$123,480	\$384	\$675	\$100,000	\$103,030	\$384	\$563	\$100,000	\$117,894	\$366	\$371	\$341	\$371	\$384	\$644
\$150,000	\$185,220	\$576	\$1,012	\$150,000	\$154,545	\$576	\$845	\$150,000	\$176,842	\$558	\$693	\$533	\$693	\$576	\$966
\$200,000	\$246,960	\$941	\$1,350	\$200,000	\$206,060	\$941	\$1,126	\$200,000	\$235,789	\$750	\$1,015	\$725	\$1,015	\$768	\$1,289
\$250,000	\$308,700	\$1,305	\$1,687	\$250,000	\$257,575	\$1,305	\$1,408	\$250,000	\$294,736	\$942	\$1,338	\$917	\$1,338	\$960	\$1,611
\$300,000	\$370,440	\$1,670	\$2,025	\$300,000	\$309,090	\$1,670	\$1,689	\$300,000	\$353,683	\$1,134	\$1,660	\$1,109	\$1,660	\$1,153	\$1,933
\$400,000	\$493,920	\$2,399	\$2,699	\$400,000	\$412,120	\$2,399	\$2,252	\$400,000	\$471,578	\$1,518	\$2,304	\$1,493	\$2,304	\$1,537	\$2,577
\$500,000	\$617,400	\$3,128	\$3,374	\$500,000	\$515,151	\$3,128	\$2,815	\$500,000	\$589,472	\$1,902	\$2,948	\$1,877	\$2,948	\$1,921	\$3,222
\$600,000	\$740,880	\$3,857	\$4,049	\$600,000	\$618,181	\$3,857	\$3,378	\$600,000	\$707,366	\$2,287	\$3,593	\$2,262	\$3,593	\$2,305	\$3,866
\$700,000	\$864,360	\$4,586	\$4,724	\$700,000	\$721,211	\$4,586	\$3,942	\$700,000	\$825,261	\$2,671	\$4,237	\$2,646	\$4,237	\$2,689	\$4,510
\$800,000	\$987,840	\$5,315	\$5,399	\$800,000	\$824,241	\$5,315	\$4,505	\$800,000	\$943,155	\$3,055	\$4,881	\$3,030	\$4,881	\$3,074	\$5,154
\$900,000	\$1,111,320	\$6,044	\$6,074	\$900,000	\$927,271	\$6,044	\$5,068	\$900,000	\$1,061,050	\$3,439	\$5,526	\$3,414	\$5,526	\$3,458	\$5,799
\$1,000,000	\$1,234,800	\$6,773	\$6,748	\$1,000,000	\$1,030,301	\$6,773	\$5,631	\$1,000,000	\$1,178,944	\$3,823	\$6,170	\$3,798	\$6,170	\$3,842	\$6,443
\$2,000,000	\$2,469,600	\$14,063	\$13,497	\$2,000,000	\$2,060,602	\$14,063	\$11,261	\$2,000,000	\$2,357,888	\$7,665	\$12,613	\$7,640	\$12,613	\$7,684	\$12,886
\$3,000,000	\$3,704,400	\$21,353	\$20,245	\$3,000,000	\$3,090,903	\$21,353	\$16,892	\$3,000,000	\$3,536,832	\$11,507	\$19,056	\$11,482	\$19,056	\$11,526	\$19,329
\$4,000,000	\$4,939,200	\$28,643	\$26,993	\$4,000,000	\$4,121,204	\$28,643	\$22,523	\$4,000,000	\$4,715,776	\$15,349	\$25,499	\$15,324	\$25,499	\$15,368	\$25,772
\$5,000,000	\$6,174,000	\$35,932	\$33,742	\$5,000,000	\$5,151,505	\$35,932	\$28,154	\$5,000,000	\$5,894,720	\$19,191	\$31,942	\$19,166	\$31,942	\$19,210	\$32,215
\$6,000,000	\$7,408,800	\$43,222	\$40,490	\$6,000,000	\$6,181,806	\$43,222	\$33,784	\$6,000,000	\$7,073,664	\$23,033	\$38,385	\$23,008	\$38,385	\$23,052	\$38,659
\$7,000,000	\$8,643,600	\$50,512	\$47,238	\$7,000,000	\$7,212,107	\$50,512	\$39,415	\$7,000,000	\$8,252,608	\$26,875	\$44,828	\$26,850	\$44,828	\$26,893	\$45,102
\$8,000,000	\$9,878,400	\$57,802	\$53,987	\$8,000,000	\$8,242,408	\$57,802	\$45,046	\$8,000,000	\$9,431,552	\$30,717	\$51,271	\$30,692	\$51,271	\$30,735	\$51,545
\$9,000,000	\$11,113,200	\$65,092	\$60,735	\$9,000,000	\$9,272,709	\$65,092	\$50,677	\$9,000,000	\$10,610,496	\$34,559	\$57,715	\$34,534	\$57,715	\$34,577	\$57,988
\$10,000,000	\$12,348,000	\$72,382	\$67,484	\$10,000,000	\$10,303,010	\$72,382	\$56,307	\$10,000,000	\$11,789,440	\$38,401	\$64,158	\$38,376	\$64,158	\$38,419	\$64,431
\$15,000,000	\$18,522,000	\$108,832	\$101,225	\$15,000,000	\$15,454,515	\$108,832	\$84,461	\$15,000,000	\$17,684,160	\$57,610	\$96,373	\$57,585	\$96,373	\$57,629	\$96,646
\$20,000,000	\$24,696,000	\$145,282	\$134,967	\$20,000,000	\$20,606,020	\$145,282	\$112,615	\$20,000,000	\$23,578,880	\$76,820	\$128,589	\$76,795	\$128,589	\$76,839	\$128,862
\$25,000,000	\$30,870,000	\$181,731	\$168,709	\$25,000,000	\$25,757,525	\$181,731	\$140,768	\$25,000,000	\$29,473,600	\$96,030	\$160,804	\$96,005	\$160,804	\$96,048	\$161,077
\$30,000,000	\$37,044,000	\$218,181	\$202,451	\$30,000,000	\$30,909,030	\$218,181	\$168,922	\$30,000,000	\$35,368,320	\$115,239	\$193,020	\$115,214	\$193,020	\$115,258	\$193,293
\$35,000,000	\$43,218,000	\$254,631	\$236,192	\$35,000,000	\$36,060,535	\$254,631	\$197,076	\$35,000,000	\$41,263,040	\$134,449	\$225,235	\$134,424	\$225,235	\$134,467	\$225,508
\$40,000,000	\$49,392,000	\$291,080	\$269,934	\$40,000,000	\$41,212,040	\$291,080	\$225,230	\$40,000,000	\$47,157,760	\$153,658	\$257,451	\$153,633	\$257,451	\$153,677	\$257,724
\$45,000,000	\$55,566,000	\$327,530	\$303,676	\$45,000,000	\$46,363,545	\$327,530	\$253,383	\$45,000,000	\$53,052,480	\$172,868	\$289,666	\$172,843	\$289,666	\$172,887	\$289,939
\$50,000,000	\$61,740,000	\$363,980	\$337,418	\$50,000,000	\$51,515,050	\$363,980	\$281,537	\$50,000,000	\$58,947,200	\$192,078	\$321,881	\$192,053	\$321,881	\$192,096	\$322,155

CITY OF LADORA, 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	75.65%	\$89	46.56%	(\$125)	(71.81%)	(\$100)	(67.07%)	\$130	67.70%
\$100,000	\$291	75.65%	\$179	46.56%	\$5	1.50%	\$30	8.95%	\$260	67.70%
\$150,000	\$436	75.65%	\$268	46.56%	\$136	24.31%	\$161	30.13%	\$390	67.70%
\$200,000	\$409	43.46%	\$185	19.70%	\$266	35.43%	\$291	40.09%	\$520	67.70%
\$250,000	\$382	29.25%	\$102	7.85%	\$396	42.01%	\$421	45.88%	\$650	67.70%
\$300,000	\$355	21.24%	\$19	1.16%	\$526	46.36%	\$551	49.66%	\$780	67.70%
\$400,000	\$301	12.53%	(\$146)	(6.11%)	\$786	51.76%	\$811	54.30%	\$1,040	67.70%
\$500,000	\$246	7.88%	(\$312)	(9.99%)	\$1,046	54.98%	\$1,071	57.04%	\$1,301	67.70%
\$600,000	\$192	4.98%	(\$478)	(12.40%)	\$1,306	57.12%	\$1,331	58.86%	\$1,561	67.70%
\$700,000	\$138	3.01%	(\$644)	(14.05%)	\$1,566	58.64%	\$1,591	60.14%	\$1,821	67.70%
\$800,000	\$84	1.58%	(\$810)	(15.24%)	\$1,826	59.78%	\$1,851	61.10%	\$2,081	67.70%
\$900,000	\$30	0.49%	(\$976)	(16.15%)	\$2,086	60.67%	\$2,111	61.84%	\$2,341	67.70%
\$1,000,000	(\$24)	(0.36%)	(\$1,142)	(16.86%)	\$2,347	61.37%	\$2,372	62.44%	\$2,601	67.70%
\$2,000,000	(\$566)	(4.02%)	(\$2,801)	(19.92%)	\$4,948	64.55%	\$4,973	65.09%	\$5,202	67.70%
\$3,000,000	(\$1,108)	(5.19%)	(\$4,460)	(20.89%)	\$7,549	65.60%	\$7,574	65.96%	\$7,804	67.70%
\$4,000,000	(\$1,649)	(5.76%)	(\$6,120)	(21.37%)	\$10,150	66.13%	\$10,175	66.40%	\$10,405	67.70%
\$5,000,000	(\$2,191)	(6.10%)	(\$7,779)	(21.65%)	\$12,751	66.44%	\$12,776	66.66%	\$13,006	67.70%
\$6,000,000	(\$2,732)	(6.32%)	(\$9,438)	(21.84%)	\$15,352	66.65%	\$15,377	66.83%	\$15,607	67.70%
\$7,000,000	(\$3,274)	(6.48%)	(\$11,097)	(21.97%)	\$17,954	66.80%	\$17,979	66.96%	\$18,208	67.70%
\$8,000,000	(\$3,815)	(6.60%)	(\$12,756)	(22.07%)	\$20,555	66.92%	\$20,580	67.05%	\$20,809	67.70%
\$9,000,000	(\$4,357)	(6.69%)	(\$14,416)	(22.15%)	\$23,156	67.00%	\$23,181	67.13%	\$23,411	67.70%
\$10,000,000	(\$4,899)	(6.77%)	(\$16,075)	(22.21%)	\$25,757	67.07%	\$25,782	67.18%	\$26,012	67.70%
\$15,000,000	(\$7,607)	(6.99%)	(\$24,371)	(22.39%)	\$38,763	67.28%	\$38,788	67.36%	\$39,018	67.70%
\$20,000,000	(\$10,314)	(7.10%)	(\$32,667)	(22.49%)	\$51,769	67.39%	\$51,794	67.44%	\$52,023	67.70%
\$25,000,000	(\$13,022)	(7.17%)	(\$40,963)	(22.54%)	\$64,775	67.45%	\$64,800	67.50%	\$65,029	67.70%
\$30,000,000	(\$15,730)	(7.21%)	(\$49,259)	(22.58%)	\$77,780	67.49%	\$77,805	67.53%	\$78,035	67.70%
\$35,000,000	(\$18,438)	(7.24%)	(\$57,555)	(22.60%)	\$90,786	67.52%	\$90,811	67.56%	\$91,041	67.70%
\$40,000,000	(\$21,146)	(7.26%)	(\$65,851)	(22.62%)	\$103,792	67.55%	\$103,817	67.57%	\$104,047	67.70%
\$45,000,000	(\$23,854)	(7.28%)	(\$74,147)	(22.64%)	\$116,798	67.56%	\$116,823	67.59%	\$117,053	67.70%
\$50,000,000	(\$26,562)	(7.30%)	(\$82,443)	(22.65%)	\$129,804	67.58%	\$129,829	67.60%	\$130,058	67.70%