

CITY OF LUZERNE, 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	\$7.86420	\$21,452	\$0	\$21,452	
2026-27	\$5.50729	\$21,881	\$306	\$22,188	3.4%
2027-28	\$5.58436	\$22,412	\$310	\$22,723	2.4%
2028-29	\$5.45302	\$23,177	\$303	\$23,480	3.3%
2029-30	\$5.52435	\$23,719	\$307	\$24,026	2.3%
2030-31	\$5.39070	\$24,507	\$300	\$24,807	3.2%
2031-32	\$5.45663	\$25,043	\$303	\$25,346	2.2%
2032-33	\$5.32489	\$25,853	\$296	\$26,149	3.2%
2033-34	\$5.38587	\$26,382	\$299	\$26,681	2.0%
2034-35	\$5.25612	\$27,215	\$292	\$27,507	3.1%
2035-36	\$5.31256	\$27,737	\$295	\$28,032	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	\$5,252,020	\$2,727,840	\$0	\$2,727,840
2026-27	\$4,341,573	\$4,028,754	\$0	\$4,028,754
2027-28	\$4,381,818	\$4,068,999	\$0	\$4,068,999
2028-29	\$4,618,761	\$4,305,942	\$0	\$4,305,942
2029-30	\$4,662,005	\$4,349,186	\$0	\$4,349,186
2030-31	\$4,914,577	\$4,601,758	\$0	\$4,601,758
2031-32	\$4,957,821	\$4,645,002	\$0	\$4,645,002
2032-33	\$5,223,543	\$4,910,724	\$0	\$4,910,724
2033-34	\$5,266,787	\$4,953,968	\$0	\$4,953,968
2034-35	\$5,546,201	\$5,233,382	\$0	\$5,233,382
2035-36	\$5,589,446	\$5,276,627	\$0	\$5,276,627

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	64.18%	-2.82%	61.36%	13.26%	0.00%	1.60%
2026-27	101.25%	-36.30%	64.95%	15.54%	0.00%	1.08%
2027-28	101.62%	-36.32%	65.29%	15.39%	0.00%	1.07%
2028-29	101.16%	-34.66%	66.50%	15.27%	0.00%	1.01%
2029-30	101.43%	-34.60%	66.83%	15.12%	0.00%	1.00%
2030-31	100.90%	-32.95%	67.96%	15.00%	0.00%	0.95%
2031-32	101.16%	-32.90%	68.26%	14.86%	0.00%	0.94%
2032-33	100.65%	-31.36%	69.29%	14.76%	0.00%	0.89%
2033-34	100.89%	-31.33%	69.56%	14.63%	0.00%	0.88%
2034-35	100.39%	-29.88%	70.51%	14.54%	0.00%	0.83%
2035-36	100.62%	-29.87%	70.75%	14.42%	0.00%	0.83%

**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 LUZERNE, 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	\$2,727,840	\$7.86420	\$21,452
2026-27	\$4,028,754	\$5.50729	\$22,188
2027-28	\$4,068,999	\$5.58436	\$22,723
2028-29	\$4,305,942	\$5.45302	\$23,480
2029-30	\$4,349,186	\$5.52435	\$24,026
2030-31	\$4,601,758	\$5.39070	\$24,807
2031-32	\$4,645,002	\$5.45663	\$25,346
2032-33	\$4,910,724	\$5.32489	\$26,149
2033-34	\$4,953,968	\$5.38587	\$26,681
2034-35	\$5,233,382	\$5.25612	\$27,507
2035-36	\$5,276,627	\$5.31256	\$28,032

## CITY OF LUZERNE, 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	\$2,727,840	\$7.86420	\$21,452
2026-27	\$2,792,701	\$7.86420	\$21,962
2027-28	\$2,855,635	\$7.86420	\$22,457
2028-29	\$2,955,332	\$7.86420	\$23,241
2029-30	\$3,021,636	\$7.86420	\$23,763
2030-31	\$3,127,008	\$7.86420	\$24,591
2031-32	\$3,196,852	\$7.86420	\$25,141
2032-33	\$3,308,196	\$7.86420	\$26,016
2033-34	\$3,381,775	\$7.86420	\$26,595
2034-35	\$3,499,411	\$7.86420	\$27,520
2035-36	\$3,576,913	\$7.86420	\$28,130

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	\$1,236,054	(\$2.35691)	\$225
2027-28	\$1,213,364	(\$2.27984)	\$265
2028-29	\$1,350,609	(\$2.41118)	\$239
2029-30	\$1,327,550	(\$2.33985)	\$264
2030-31	\$1,474,750	(\$2.47350)	\$215
2031-32	\$1,448,150	(\$2.40757)	\$205
2032-33	\$1,602,528	(\$2.53931)	\$133
2033-34	\$1,572,193	(\$2.47833)	\$86
2034-35	\$1,733,972	(\$2.60808)	-\$13
2035-36	\$1,699,713	(\$2.55164)	-\$97

CITY OF LUZERNE, 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	\$187	\$333	\$50,000	\$51,515	\$187	\$278	\$50,000	\$58,947	\$168	\$48	\$144	\$48	\$187	\$318
\$100,000	\$123,480	\$373	\$666	\$100,000	\$103,030	\$373	\$555	\$100,000	\$117,894	\$355	\$366	\$331	\$366	\$373	\$636
\$150,000	\$185,220	\$560	\$998	\$150,000	\$154,545	\$560	\$833	\$150,000	\$176,842	\$541	\$684	\$517	\$684	\$560	\$953
\$200,000	\$246,960	\$913	\$1,331	\$200,000	\$206,060	\$913	\$1,111	\$200,000	\$235,789	\$728	\$1,002	\$704	\$1,002	\$746	\$1,271
\$250,000	\$308,700	\$1,267	\$1,664	\$250,000	\$257,575	\$1,267	\$1,389	\$250,000	\$294,736	\$914	\$1,319	\$890	\$1,319	\$933	\$1,589
\$300,000	\$370,440	\$1,621	\$1,997	\$300,000	\$309,090	\$1,621	\$1,666	\$300,000	\$353,683	\$1,101	\$1,637	\$1,077	\$1,637	\$1,119	\$1,907
\$400,000	\$493,920	\$2,329	\$2,663	\$400,000	\$412,120	\$2,329	\$2,222	\$400,000	\$471,578	\$1,474	\$2,273	\$1,450	\$2,273	\$1,492	\$2,542
\$500,000	\$617,400	\$3,037	\$3,328	\$500,000	\$515,151	\$3,037	\$2,777	\$500,000	\$589,472	\$1,847	\$2,908	\$1,823	\$2,908	\$1,865	\$3,178
\$600,000	\$740,880	\$3,745	\$3,994	\$600,000	\$618,181	\$3,745	\$3,332	\$600,000	\$707,366	\$2,220	\$3,544	\$2,196	\$3,544	\$2,238	\$3,813
\$700,000	\$864,360	\$4,452	\$4,660	\$700,000	\$721,211	\$4,452	\$3,888	\$700,000	\$825,261	\$2,593	\$4,179	\$2,569	\$4,179	\$2,611	\$4,449
\$800,000	\$987,840	\$5,160	\$5,325	\$800,000	\$824,241	\$5,160	\$4,443	\$800,000	\$943,155	\$2,966	\$4,815	\$2,942	\$4,815	\$2,984	\$5,084
\$900,000	\$1,111,320	\$5,868	\$5,991	\$900,000	\$927,271	\$5,868	\$4,999	\$900,000	\$1,061,050	\$3,339	\$5,450	\$3,315	\$5,450	\$3,357	\$5,720
\$1,000,000	\$1,234,800	\$6,576	\$6,656	\$1,000,000	\$1,030,301	\$6,576	\$5,554	\$1,000,000	\$1,178,944	\$3,712	\$6,086	\$3,688	\$6,086	\$3,730	\$6,355
\$2,000,000	\$2,469,600	\$13,653	\$13,313	\$2,000,000	\$2,060,602	\$13,653	\$11,108	\$2,000,000	\$2,357,888	\$7,442	\$12,441	\$7,418	\$12,441	\$7,460	\$12,711
\$3,000,000	\$3,704,400	\$20,731	\$19,969	\$3,000,000	\$3,090,903	\$20,731	\$16,662	\$3,000,000	\$3,536,832	\$11,172	\$18,796	\$11,148	\$18,796	\$11,190	\$19,066
\$4,000,000	\$4,939,200	\$27,809	\$26,626	\$4,000,000	\$4,121,204	\$27,809	\$22,216	\$4,000,000	\$4,715,776	\$14,902	\$25,152	\$14,878	\$25,152	\$14,920	\$25,421
\$5,000,000	\$6,174,000	\$34,887	\$33,282	\$5,000,000	\$5,151,505	\$34,887	\$27,770	\$5,000,000	\$5,894,720	\$18,632	\$31,507	\$18,608	\$31,507	\$18,651	\$31,777
\$6,000,000	\$7,408,800	\$41,965	\$39,939	\$6,000,000	\$6,181,806	\$41,965	\$33,324	\$6,000,000	\$7,073,664	\$22,363	\$37,862	\$22,338	\$37,862	\$22,381	\$38,132
\$7,000,000	\$8,643,600	\$49,042	\$46,595	\$7,000,000	\$7,212,107	\$49,042	\$38,878	\$7,000,000	\$8,252,608	\$26,093	\$44,218	\$26,068	\$44,218	\$26,111	\$44,487
\$8,000,000	\$9,878,400	\$56,120	\$53,251	\$8,000,000	\$8,242,408	\$56,120	\$44,432	\$8,000,000	\$9,431,552	\$29,823	\$50,573	\$29,799	\$50,573	\$29,841	\$50,843
\$9,000,000	\$11,113,200	\$63,198	\$59,908	\$9,000,000	\$9,272,709	\$63,198	\$49,986	\$9,000,000	\$10,610,496	\$33,553	\$56,928	\$33,529	\$56,928	\$33,571	\$57,198
\$10,000,000	\$12,348,000	\$70,276	\$66,564	\$10,000,000	\$10,303,010	\$70,276	\$55,540	\$10,000,000	\$11,789,440	\$37,283	\$63,284	\$37,259	\$63,284	\$37,301	\$63,553
\$15,000,000	\$18,522,000	\$105,665	\$99,847	\$15,000,000	\$15,454,515	\$105,665	\$83,311	\$15,000,000	\$17,684,160	\$55,934	\$95,060	\$55,909	\$95,060	\$55,952	\$95,330
\$20,000,000	\$24,696,000	\$141,053	\$133,129	\$20,000,000	\$20,606,020	\$141,053	\$111,081	\$20,000,000	\$23,578,880	\$74,584	\$126,837	\$74,560	\$126,837	\$74,602	\$127,107
\$25,000,000	\$30,870,000	\$176,442	\$166,411	\$25,000,000	\$25,757,525	\$176,442	\$138,851	\$25,000,000	\$29,473,600	\$93,235	\$158,614	\$93,211	\$158,614	\$93,253	\$158,883
\$30,000,000	\$37,044,000	\$211,831	\$199,693	\$30,000,000	\$30,909,030	\$211,831	\$166,621	\$30,000,000	\$35,368,320	\$111,885	\$190,390	\$111,861	\$190,390	\$111,903	\$190,660
\$35,000,000	\$43,218,000	\$247,220	\$232,975	\$35,000,000	\$36,060,535	\$247,220	\$194,392	\$35,000,000	\$41,263,040	\$130,536	\$222,167	\$130,512	\$222,167	\$130,554	\$222,437
\$40,000,000	\$49,392,000	\$282,609	\$266,257	\$40,000,000	\$41,212,040	\$282,609	\$222,162	\$40,000,000	\$47,157,760	\$149,187	\$253,944	\$149,162	\$253,944	\$149,205	\$254,213
\$45,000,000	\$55,566,000	\$317,998	\$299,540	\$45,000,000	\$46,363,545	\$317,998	\$249,932	\$45,000,000	\$53,052,480	\$167,837	\$285,720	\$167,813	\$285,720	\$167,855	\$285,990
\$50,000,000	\$61,740,000	\$353,387	\$332,822	\$50,000,000	\$51,515,050	\$353,387	\$277,702	\$50,000,000	\$58,947,200	\$186,488	\$317,497	\$186,463	\$317,497	\$186,506	\$317,767

CITY OF            LUZERNE, 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	\$146	78.45%	\$91	48.90%	(\$120)	(71.36%)	(\$96)	(66.55%)	\$131	70.38%
\$100,000	\$293	78.45%	\$182	48.90%	\$11	3.12%	\$35	10.68%	\$263	70.38%
\$150,000	\$439	78.45%	\$274	48.90%	\$142	26.29%	\$167	32.21%	\$394	70.38%
\$200,000	\$418	45.75%	\$197	21.61%	\$274	37.59%	\$298	42.33%	\$525	70.38%
\$250,000	\$397	31.31%	\$121	9.56%	\$405	44.27%	\$429	48.20%	\$656	70.38%
\$300,000	\$376	23.18%	\$45	2.78%	\$536	48.70%	\$560	52.04%	\$788	70.38%
\$400,000	\$334	14.32%	(\$107)	(4.61%)	\$799	54.18%	\$823	56.76%	\$1,050	70.38%
\$500,000	\$291	9.60%	(\$260)	(8.55%)	\$1,061	57.45%	\$1,085	59.55%	\$1,313	70.38%
\$600,000	\$249	6.66%	(\$412)	(11.01%)	\$1,324	59.63%	\$1,348	61.39%	\$1,575	70.38%
\$700,000	\$207	4.65%	(\$564)	(12.68%)	\$1,586	61.17%	\$1,610	62.69%	\$1,838	70.38%
\$800,000	\$165	3.20%	(\$717)	(13.89%)	\$1,849	62.33%	\$1,873	63.67%	\$2,100	70.38%
\$900,000	\$123	2.10%	(\$869)	(14.81%)	\$2,111	63.23%	\$2,135	64.42%	\$2,363	70.38%
\$1,000,000	\$81	1.23%	(\$1,022)	(15.54%)	\$2,374	63.95%	\$2,398	65.03%	\$2,625	70.38%
\$2,000,000	(\$341)	(2.49%)	(\$2,545)	(18.64%)	\$4,999	67.17%	\$5,023	67.72%	\$5,250	70.38%
\$3,000,000	(\$762)	(3.68%)	(\$4,069)	(19.63%)	\$7,624	68.24%	\$7,648	68.61%	\$7,876	70.38%
\$4,000,000	(\$1,183)	(4.25%)	(\$5,593)	(20.11%)	\$10,249	68.78%	\$10,274	69.05%	\$10,501	70.38%
\$5,000,000	(\$1,605)	(4.60%)	(\$7,117)	(20.40%)	\$12,875	69.10%	\$12,899	69.32%	\$13,126	70.38%
\$6,000,000	(\$2,026)	(4.83%)	(\$8,640)	(20.59%)	\$15,500	69.31%	\$15,524	69.50%	\$15,751	70.38%
\$7,000,000	(\$2,447)	(4.99%)	(\$10,164)	(20.72%)	\$18,125	69.46%	\$18,149	69.62%	\$18,377	70.38%
\$8,000,000	(\$2,869)	(5.11%)	(\$11,688)	(20.83%)	\$20,750	69.58%	\$20,775	69.72%	\$21,002	70.38%
\$9,000,000	(\$3,290)	(5.21%)	(\$13,211)	(20.90%)	\$23,376	69.67%	\$23,400	69.79%	\$23,627	70.38%
\$10,000,000	(\$3,711)	(5.28%)	(\$14,735)	(20.97%)	\$26,001	69.74%	\$26,025	69.85%	\$26,252	70.38%
\$15,000,000	(\$5,818)	(5.51%)	(\$22,354)	(21.16%)	\$39,127	69.95%	\$39,151	70.03%	\$39,378	70.38%
\$20,000,000	(\$7,925)	(5.62%)	(\$29,973)	(21.25%)	\$52,253	70.06%	\$52,277	70.11%	\$52,504	70.38%
\$25,000,000	(\$10,031)	(5.69%)	(\$37,591)	(21.31%)	\$65,379	70.12%	\$65,403	70.17%	\$65,630	70.38%
\$30,000,000	(\$12,138)	(5.73%)	(\$45,210)	(21.34%)	\$78,505	70.17%	\$78,529	70.20%	\$78,757	70.38%
\$35,000,000	(\$14,245)	(5.76%)	(\$52,829)	(21.37%)	\$91,631	70.20%	\$91,655	70.23%	\$91,883	70.38%
\$40,000,000	(\$16,352)	(5.79%)	(\$60,447)	(21.39%)	\$104,757	70.22%	\$104,782	70.25%	\$105,009	70.38%
\$45,000,000	(\$18,458)	(5.80%)	(\$68,066)	(21.40%)	\$117,883	70.24%	\$117,908	70.26%	\$118,135	70.38%
\$50,000,000	(\$20,565)	(5.82%)	(\$75,685)	(21.42%)	\$131,009	70.25%	\$131,034	70.27%	\$131,261	70.38%