

CITY OF LOWDEN, 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 | \$7.88160 | \$220,470 | \$0 | \$220,470 | |
| 2026-27 | \$4.45279 | \$224,880 | \$2,476 | \$227,356 | 3.1% |
| 2027-28 | \$4.50182 | \$229,565 | \$2,503 | \$232,068 | 2.1% |
| 2028-29 | \$4.38399 | \$236,710 | \$2,438 | \$239,147 | 3.1% |
| 2029-30 | \$4.42914 | \$241,525 | \$2,463 | \$243,988 | 2.0% |
| 2030-31 | \$4.31049 | \$248,868 | \$2,397 | \$251,265 | 3.0% |
| 2031-32 | \$4.35200 | \$253,601 | \$2,420 | \$256,020 | 1.9% |
| 2032-33 | \$4.23643 | \$261,141 | \$2,356 | \$263,496 | 2.9% |
| 2033-34 | \$4.27464 | \$265,791 | \$2,377 | \$268,168 | 1.8% |
| 2034-35 | \$4.16203 | \$273,531 | \$2,314 | \$275,845 | 2.9% |
| 2035-36 | \$4.19724 | \$278,098 | \$2,334 | \$280,432 | 1.7% |

| 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 | \$58,960,354 | \$27,972,782 | \$0 | \$27,972,782 |
| 2026-27 | \$54,046,918 | \$51,059,082 | \$0 | \$51,059,082 |
| 2027-28 | \$54,537,716 | \$51,549,880 | \$0 | \$51,549,880 |
| 2028-29 | \$57,538,017 | \$54,550,181 | \$0 | \$54,550,181 |
| 2029-30 | \$58,074,815 | \$55,086,979 | \$0 | \$55,086,979 |
| 2030-31 | \$61,279,246 | \$58,291,410 | \$0 | \$58,291,410 |
| 2031-32 | \$61,816,044 | \$58,828,208 | \$0 | \$58,828,208 |
| 2032-33 | \$65,185,593 | \$62,197,757 | \$0 | \$62,197,757 |
| 2033-34 | \$65,722,391 | \$62,734,555 | \$0 | \$62,734,555 |
| 2034-35 | \$69,264,361 | \$66,276,525 | \$0 | \$66,276,525 |
| 2035-36 | \$69,801,159 | \$66,813,323 | \$0 | \$66,813,323 |

| TAXABLE VALUATION BY PROPERTY CLASS (%) | | | | | | |
|---|-------------------|------------|-----------------|------------|------------|-------|
| Fiscal Year | Gross Residential | Exemptions | Net Residential | Commercial | Industrial | G&E |
| 2025-26 | 82.25% | -2.08% | 80.17% | 13.39% | 0.00% | 1.41% |
| 2026-27 | 103.72% | -22.07% | 81.65% | 14.27% | 0.00% | 0.77% |
| 2027-28 | 102.90% | -21.98% | 80.91% | 15.05% | 0.00% | 0.77% |
| 2028-29 | 101.28% | -20.88% | 80.40% | 15.79% | 0.00% | 0.72% |
| 2029-30 | 100.45% | -20.71% | 79.74% | 16.49% | 0.00% | 0.72% |
| 2030-31 | 98.88% | -19.60% | 79.28% | 17.17% | 0.00% | 0.68% |
| 2031-32 | 98.12% | -19.45% | 78.67% | 17.81% | 0.00% | 0.67% |
| 2032-33 | 96.66% | -18.42% | 78.24% | 18.44% | 0.00% | 0.64% |
| 2033-34 | 95.97% | -18.29% | 77.68% | 19.03% | 0.00% | 0.63% |
| 2034-35 | 94.60% | -17.33% | 77.27% | 19.62% | 0.00% | 0.60% |
| 2035-36 | 93.97% | -17.22% | 76.75% | 20.17% | 0.00% | 0.59% |

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 LOWDEN, 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 | \$27,972,782 | \$7.88160 | \$220,470 |
| 2026-27 | \$51,059,082 | \$4.45279 | \$227,356 |
| 2027-28 | \$51,549,880 | \$4.50182 | \$232,068 |
| 2028-29 | \$54,550,181 | \$4.38399 | \$239,147 |
| 2029-30 | \$55,086,979 | \$4.42914 | \$243,988 |
| 2030-31 | \$58,291,410 | \$4.31049 | \$251,265 |
| 2031-32 | \$58,828,208 | \$4.35200 | \$256,020 |
| 2032-33 | \$62,197,757 | \$4.23643 | \$263,496 |
| 2033-34 | \$62,734,555 | \$4.27464 | \$268,168 |
| 2034-35 | \$66,276,525 | \$4.16203 | \$275,845 |
| 2035-36 | \$66,813,323 | \$4.19724 | \$280,432 |

CITY OF LOWDEN, 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 | \$27,972,782 | \$7.88160 | \$220,470 |
| 2026-27 | \$28,698,159 | \$7.88160 | \$226,187 |
| 2027-28 | \$29,522,254 | \$7.80357 | \$230,379 |
| 2028-29 | \$30,793,418 | \$7.80357 | \$240,298 |
| 2029-30 | \$31,645,630 | \$7.80357 | \$246,949 |
| 2030-31 | \$32,997,283 | \$7.80357 | \$257,496 |
| 2031-32 | \$33,879,007 | \$7.80357 | \$264,377 |
| 2032-33 | \$35,315,249 | \$7.80357 | \$275,585 |
| 2033-34 | \$36,228,129 | \$7.80357 | \$282,709 |
| 2034-35 | \$37,753,330 | \$7.80357 | \$294,611 |
| 2035-36 | \$38,698,913 | \$7.80357 | \$301,990 |

| 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 | \$22,360,923 | (\$3.42881) | \$1,168 |
| 2027-28 | \$22,027,626 | (\$3.30175) | \$1,689 |
| 2028-29 | \$23,756,763 | (\$3.41958) | -\$1,151 |
| 2029-30 | \$23,441,349 | (\$3.37443) | -\$2,961 |
| 2030-31 | \$25,294,126 | (\$3.49308) | -\$6,232 |
| 2031-32 | \$24,949,200 | (\$3.45157) | -\$8,357 |
| 2032-33 | \$26,882,509 | (\$3.56714) | -\$12,088 |
| 2033-34 | \$26,506,426 | (\$3.52893) | -\$14,541 |
| 2034-35 | \$28,523,195 | (\$3.64154) | -\$18,766 |
| 2035-36 | \$28,114,410 | (\$3.60633) | -\$21,558 |

CITY OF LOWDEN, 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 | \$266 | \$50,000 | \$51,515 | \$187 | \$222 | \$50,000 | \$58,947 | \$169 | \$39 | \$144 | \$39 | \$187 | \$254 |
| \$100,000 | \$123,480 | \$374 | \$532 | \$100,000 | \$103,030 | \$374 | \$444 | \$100,000 | \$117,894 | \$356 | \$293 | \$331 | \$293 | \$374 | \$508 |
| \$150,000 | \$185,220 | \$561 | \$798 | \$150,000 | \$154,545 | \$561 | \$666 | \$150,000 | \$176,842 | \$543 | \$547 | \$518 | \$547 | \$561 | \$762 |
| \$200,000 | \$246,960 | \$915 | \$1,065 | \$200,000 | \$206,060 | \$915 | \$888 | \$200,000 | \$235,789 | \$730 | \$801 | \$705 | \$801 | \$748 | \$1,016 |
| \$250,000 | \$308,700 | \$1,270 | \$1,331 | \$250,000 | \$257,575 | \$1,270 | \$1,110 | \$250,000 | \$294,736 | \$916 | \$1,055 | \$892 | \$1,055 | \$935 | \$1,270 |
| \$300,000 | \$370,440 | \$1,625 | \$1,597 | \$300,000 | \$309,090 | \$1,625 | \$1,332 | \$300,000 | \$353,683 | \$1,103 | \$1,309 | \$1,079 | \$1,309 | \$1,122 | \$1,525 |
| \$400,000 | \$493,920 | \$2,334 | \$2,129 | \$400,000 | \$412,120 | \$2,334 | \$1,776 | \$400,000 | \$471,578 | \$1,477 | \$1,817 | \$1,453 | \$1,817 | \$1,495 | \$2,033 |
| \$500,000 | \$617,400 | \$3,043 | \$2,661 | \$500,000 | \$515,151 | \$3,043 | \$2,221 | \$500,000 | \$589,472 | \$1,851 | \$2,325 | \$1,827 | \$2,325 | \$1,869 | \$2,541 |
| \$600,000 | \$740,880 | \$3,753 | \$3,194 | \$600,000 | \$618,181 | \$3,753 | \$2,665 | \$600,000 | \$707,366 | \$2,225 | \$2,834 | \$2,201 | \$2,834 | \$2,243 | \$3,049 |
| \$700,000 | \$864,360 | \$4,462 | \$3,726 | \$700,000 | \$721,211 | \$4,462 | \$3,109 | \$700,000 | \$825,261 | \$2,599 | \$3,342 | \$2,574 | \$3,342 | \$2,617 | \$3,557 |
| \$800,000 | \$987,840 | \$5,171 | \$4,258 | \$800,000 | \$824,241 | \$5,171 | \$3,553 | \$800,000 | \$943,155 | \$2,973 | \$3,850 | \$2,948 | \$3,850 | \$2,991 | \$4,065 |
| \$900,000 | \$1,111,320 | \$5,881 | \$4,790 | \$900,000 | \$927,271 | \$5,881 | \$3,997 | \$900,000 | \$1,061,050 | \$3,346 | \$4,358 | \$3,322 | \$4,358 | \$3,365 | \$4,574 |
| \$1,000,000 | \$1,234,800 | \$6,590 | \$5,323 | \$1,000,000 | \$1,030,301 | \$6,590 | \$4,441 | \$1,000,000 | \$1,178,944 | \$3,720 | \$4,866 | \$3,696 | \$4,866 | \$3,738 | \$5,082 |
| \$2,000,000 | \$2,469,600 | \$13,684 | \$10,645 | \$2,000,000 | \$2,060,602 | \$13,684 | \$8,882 | \$2,000,000 | \$2,357,888 | \$7,459 | \$9,948 | \$7,434 | \$9,948 | \$7,477 | \$10,164 |
| \$3,000,000 | \$3,704,400 | \$20,777 | \$15,968 | \$3,000,000 | \$3,090,903 | \$20,777 | \$13,323 | \$3,000,000 | \$3,536,832 | \$11,197 | \$15,030 | \$11,173 | \$15,030 | \$11,215 | \$15,245 |
| \$4,000,000 | \$4,939,200 | \$27,871 | \$21,290 | \$4,000,000 | \$4,121,204 | \$27,871 | \$17,764 | \$4,000,000 | \$4,715,776 | \$14,935 | \$20,112 | \$14,911 | \$20,112 | \$14,953 | \$20,327 |
| \$5,000,000 | \$6,174,000 | \$34,964 | \$26,613 | \$5,000,000 | \$5,151,505 | \$34,964 | \$22,206 | \$5,000,000 | \$5,894,720 | \$18,674 | \$25,194 | \$18,649 | \$25,194 | \$18,692 | \$25,409 |
| \$6,000,000 | \$7,408,800 | \$42,057 | \$31,936 | \$6,000,000 | \$6,181,806 | \$42,057 | \$26,647 | \$6,000,000 | \$7,073,664 | \$22,412 | \$30,275 | \$22,388 | \$30,275 | \$22,430 | \$30,491 |
| \$7,000,000 | \$8,643,600 | \$49,151 | \$37,258 | \$7,000,000 | \$7,212,107 | \$49,151 | \$31,088 | \$7,000,000 | \$8,252,608 | \$26,150 | \$35,357 | \$26,126 | \$35,357 | \$26,169 | \$35,573 |
| \$8,000,000 | \$9,878,400 | \$56,244 | \$42,581 | \$8,000,000 | \$8,242,408 | \$56,244 | \$35,529 | \$8,000,000 | \$9,431,552 | \$29,889 | \$40,439 | \$29,865 | \$40,439 | \$29,907 | \$40,655 |
| \$9,000,000 | \$11,113,200 | \$63,338 | \$47,903 | \$9,000,000 | \$9,272,709 | \$63,338 | \$39,970 | \$9,000,000 | \$10,610,496 | \$33,627 | \$45,521 | \$33,603 | \$45,521 | \$33,645 | \$45,736 |
| \$10,000,000 | \$12,348,000 | \$70,431 | \$53,226 | \$10,000,000 | \$10,303,010 | \$70,431 | \$44,411 | \$10,000,000 | \$11,789,440 | \$37,366 | \$50,603 | \$37,341 | \$50,603 | \$37,384 | \$50,818 |
| \$15,000,000 | \$18,522,000 | \$105,898 | \$79,839 | \$15,000,000 | \$15,454,515 | \$105,898 | \$66,617 | \$15,000,000 | \$17,684,160 | \$56,057 | \$76,012 | \$56,033 | \$76,012 | \$56,076 | \$76,227 |
| \$20,000,000 | \$24,696,000 | \$141,366 | \$106,452 | \$20,000,000 | \$20,606,020 | \$141,366 | \$88,822 | \$20,000,000 | \$23,578,880 | \$74,749 | \$101,421 | \$74,725 | \$101,421 | \$74,767 | \$101,637 |
| \$25,000,000 | \$30,870,000 | \$176,833 | \$133,065 | \$25,000,000 | \$25,757,525 | \$176,833 | \$111,028 | \$25,000,000 | \$29,473,600 | \$93,441 | \$126,830 | \$93,417 | \$126,830 | \$93,459 | \$127,046 |
| \$30,000,000 | \$37,044,000 | \$212,300 | \$159,678 | \$30,000,000 | \$30,909,030 | \$212,300 | \$133,233 | \$30,000,000 | \$35,368,320 | \$112,133 | \$152,239 | \$112,109 | \$152,239 | \$112,151 | \$152,455 |
| \$35,000,000 | \$43,218,000 | \$247,767 | \$186,291 | \$35,000,000 | \$36,060,535 | \$247,767 | \$155,439 | \$35,000,000 | \$41,263,040 | \$130,825 | \$177,648 | \$130,801 | \$177,648 | \$130,843 | \$177,864 |
| \$40,000,000 | \$49,392,000 | \$283,234 | \$212,904 | \$40,000,000 | \$41,212,040 | \$283,234 | \$177,644 | \$40,000,000 | \$47,157,760 | \$149,517 | \$203,058 | \$149,492 | \$203,058 | \$149,535 | \$203,273 |
| \$45,000,000 | \$55,566,000 | \$318,702 | \$239,517 | \$45,000,000 | \$46,363,545 | \$318,702 | \$199,850 | \$45,000,000 | \$53,052,480 | \$168,209 | \$228,467 | \$168,184 | \$228,467 | \$168,227 | \$228,682 |
| \$50,000,000 | \$61,740,000 | \$354,169 | \$266,130 | \$50,000,000 | \$51,515,050 | \$354,169 | \$222,055 | \$50,000,000 | \$58,947,200 | \$186,900 | \$253,876 | \$186,876 | \$253,876 | \$186,918 | \$254,091 |

CITY OF LOWDEN, 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 | \$79 | 42.38% | \$35 | 18.80% | (\$130) | (77.15%) | (\$106) | (73.31%) | \$67 | 35.94% |
| \$100,000 | \$158 | 42.38% | \$70 | 18.80% | (\$63) | (17.72%) | (\$39) | (11.69%) | \$134 | 35.94% |
| \$150,000 | \$238 | 42.38% | \$105 | 18.80% | \$4 | 0.76% | \$28 | 5.48% | \$202 | 35.94% |
| \$200,000 | \$149 | 16.29% | (\$27) | (2.97%) | \$71 | 9.77% | \$96 | 13.56% | \$269 | 35.94% |
| \$250,000 | \$61 | 4.77% | (\$160) | (12.58%) | \$138 | 15.11% | \$163 | 18.24% | \$336 | 35.94% |
| \$300,000 | (\$28) | (1.72%) | (\$292) | (18.00%) | \$206 | 18.64% | \$230 | 21.31% | \$403 | 35.94% |
| \$400,000 | (\$205) | (8.79%) | (\$558) | (23.89%) | \$340 | 23.02% | \$364 | 25.07% | \$537 | 35.94% |
| \$500,000 | (\$382) | (12.56%) | (\$823) | (27.04%) | \$474 | 25.63% | \$499 | 27.30% | \$672 | 35.94% |
| \$600,000 | (\$559) | (14.90%) | (\$1,088) | (29.00%) | \$609 | 27.36% | \$633 | 28.76% | \$806 | 35.94% |
| \$700,000 | (\$736) | (16.50%) | (\$1,353) | (30.33%) | \$743 | 28.59% | \$767 | 29.81% | \$940 | 35.94% |
| \$800,000 | (\$913) | (17.66%) | (\$1,619) | (31.30%) | \$877 | 29.52% | \$902 | 30.58% | \$1,075 | 35.94% |
| \$900,000 | (\$1,091) | (18.54%) | (\$1,884) | (32.03%) | \$1,012 | 30.23% | \$1,036 | 31.19% | \$1,209 | 35.94% |
| \$1,000,000 | (\$1,268) | (19.23%) | (\$2,149) | (32.61%) | \$1,146 | 30.81% | \$1,170 | 31.67% | \$1,343 | 35.94% |
| \$2,000,000 | (\$3,038) | (22.20%) | (\$4,801) | (35.09%) | \$2,490 | 33.38% | \$2,514 | 33.81% | \$2,687 | 35.94% |
| \$3,000,000 | (\$4,809) | (23.15%) | (\$7,454) | (35.87%) | \$3,833 | 34.23% | \$3,857 | 34.52% | \$4,030 | 35.94% |
| \$4,000,000 | (\$6,580) | (23.61%) | (\$10,106) | (36.26%) | \$5,176 | 34.66% | \$5,201 | 34.88% | \$5,374 | 35.94% |
| \$5,000,000 | (\$8,351) | (23.88%) | (\$12,758) | (36.49%) | \$6,520 | 34.91% | \$6,544 | 35.09% | \$6,717 | 35.94% |
| \$6,000,000 | (\$10,122) | (24.07%) | (\$15,411) | (36.64%) | \$7,863 | 35.09% | \$7,888 | 35.23% | \$8,061 | 35.94% |
| \$7,000,000 | (\$11,893) | (24.20%) | (\$18,063) | (36.75%) | \$9,207 | 35.21% | \$9,231 | 35.33% | \$9,404 | 35.94% |
| \$8,000,000 | (\$13,664) | (24.29%) | (\$20,715) | (36.83%) | \$10,550 | 35.30% | \$10,575 | 35.41% | \$10,748 | 35.94% |
| \$9,000,000 | (\$15,434) | (24.37%) | (\$23,368) | (36.89%) | \$11,894 | 35.37% | \$11,918 | 35.47% | \$12,091 | 35.94% |
| \$10,000,000 | (\$17,205) | (24.43%) | (\$26,020) | (36.94%) | \$13,237 | 35.43% | \$13,261 | 35.51% | \$13,435 | 35.94% |
| \$15,000,000 | (\$26,059) | (24.61%) | (\$39,282) | (37.09%) | \$19,954 | 35.60% | \$19,979 | 35.66% | \$20,152 | 35.94% |
| \$20,000,000 | (\$34,914) | (24.70%) | (\$52,544) | (37.17%) | \$26,672 | 35.68% | \$26,696 | 35.73% | \$26,869 | 35.94% |
| \$25,000,000 | (\$43,768) | (24.75%) | (\$65,805) | (37.21%) | \$33,389 | 35.73% | \$33,413 | 35.77% | \$33,586 | 35.94% |
| \$30,000,000 | (\$52,622) | (24.79%) | (\$79,067) | (37.24%) | \$40,106 | 35.77% | \$40,131 | 35.80% | \$40,304 | 35.94% |
| \$35,000,000 | (\$61,476) | (24.81%) | (\$92,329) | (37.26%) | \$46,824 | 35.79% | \$46,848 | 35.82% | \$47,021 | 35.94% |
| \$40,000,000 | (\$70,331) | (24.83%) | (\$105,590) | (37.28%) | \$53,541 | 35.81% | \$53,565 | 35.83% | \$53,738 | 35.94% |
| \$45,000,000 | (\$79,185) | (24.85%) | (\$118,852) | (37.29%) | \$60,258 | 35.82% | \$60,282 | 35.84% | \$60,456 | 35.94% |
| \$50,000,000 | (\$88,039) | (24.86%) | (\$132,114) | (37.30%) | \$66,975 | 35.83% | \$67,000 | 35.85% | \$67,173 | 35.94% |