

CITY OF OAKLAND, 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	\$8.64000	\$465,484	\$0	\$465,484	
2026-27	\$4.76244	\$474,794	\$870	\$475,663	2.2%
2027-28	\$4.78918	\$478,041	\$875	\$478,916	0.7%
2028-29	\$4.68484	\$488,494	\$856	\$489,349	2.2%
2029-30	\$4.70872	\$491,796	\$860	\$492,656	0.7%
2030-31	\$4.60442	\$502,509	\$841	\$503,350	2.2%
2031-32	\$4.62787	\$505,866	\$845	\$506,711	0.7%
2032-33	\$4.52595	\$516,846	\$827	\$517,672	2.2%
2033-34	\$4.54898	\$520,261	\$831	\$521,091	0.7%
2034-35	\$4.44933	\$531,513	\$813	\$532,325	2.2%
2035-36	\$4.47195	\$534,986	\$817	\$535,803	0.7%

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	\$118,642,482	\$53,875,456	\$8,471,155	\$62,346,611
2026-27	\$111,975,194	\$99,878,031	\$9,487,694	\$109,365,724
2027-28	\$112,096,694	\$99,999,531	\$9,487,694	\$109,487,224
2028-29	\$117,025,305	\$104,453,757	\$9,962,078	\$114,415,835
2029-30	\$117,197,805	\$104,626,257	\$9,962,078	\$114,588,335
2030-31	\$122,388,423	\$109,318,770	\$10,460,182	\$119,778,953
2031-32	\$122,560,922	\$109,491,270	\$10,460,182	\$119,951,452
2032-33	\$127,971,405	\$114,378,743	\$10,983,191	\$125,361,935
2033-34	\$128,143,904	\$114,551,243	\$10,983,191	\$125,534,434
2034-35	\$133,783,487	\$119,641,667	\$11,532,351	\$131,174,017
2035-36	\$133,955,987	\$119,814,166	\$11,532,351	\$131,346,517

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	69.05%	-1.43%	67.62%	13.10%	17.71%	1.17%
2026-27	90.50%	-16.08%	74.42%	13.05%	11.58%	0.67%
2027-28	90.44%	-16.12%	74.33%	13.14%	11.59%	0.67%
2028-29	90.05%	-15.47%	74.57%	13.30%	11.22%	0.64%
2029-30	89.95%	-15.46%	74.49%	13.38%	11.23%	0.64%
2030-31	89.53%	-14.80%	74.74%	13.53%	10.87%	0.61%
2031-32	89.44%	-14.78%	74.66%	13.61%	10.88%	0.61%
2032-33	89.04%	-14.15%	74.89%	13.76%	10.53%	0.58%
2033-34	88.96%	-14.14%	74.81%	13.83%	10.54%	0.58%
2034-35	88.57%	-13.54%	75.03%	13.98%	10.20%	0.56%
2035-36	88.49%	-13.53%	74.96%	14.05%	10.21%	0.56%

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 OAKLAND, 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	\$53,875,456	\$8.64000	\$465,484
2026-27	\$99,878,031	\$4.76244	\$475,663
2027-28	\$99,999,531	\$4.78918	\$478,916
2028-29	\$104,453,757	\$4.68484	\$489,349
2029-30	\$104,626,257	\$4.70872	\$492,656
2030-31	\$109,318,770	\$4.60442	\$503,350
2031-32	\$109,491,270	\$4.62787	\$506,711
2032-33	\$114,378,743	\$4.52595	\$517,672
2033-34	\$114,551,243	\$4.54898	\$521,091
2034-35	\$119,641,667	\$4.44933	\$532,325
2035-36	\$119,814,166	\$4.47195	\$535,803

CITY OF OAKLAND, 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	\$53,875,456	\$8.64000	\$465,484
2026-27	\$53,965,782	\$8.64000	\$466,264
2027-28	\$55,009,200	\$8.64000	\$475,279
2028-29	\$56,543,604	\$8.10000	\$458,003
2029-30	\$57,636,714	\$8.10000	\$466,857
2030-31	\$59,249,777	\$8.10000	\$479,923
2031-32	\$60,395,040	\$8.10000	\$489,200
2032-33	\$62,090,749	\$8.10000	\$502,935
2033-34	\$63,291,075	\$8.10000	\$512,658
2034-35	\$65,073,743	\$8.10000	\$527,097
2035-36	\$66,331,858	\$8.10000	\$537,288

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	\$45,912,248	(\$3.87756)	\$9,399
2027-28	\$44,990,331	(\$3.85082)	\$3,636
2028-29	\$47,910,153	(\$3.41516)	\$31,346
2029-30	\$46,989,542	(\$3.39128)	\$25,798
2030-31	\$50,068,993	(\$3.49558)	\$23,426
2031-32	\$49,096,230	(\$3.47213)	\$17,512
2032-33	\$52,287,994	(\$3.57405)	\$14,737
2033-34	\$51,260,168	(\$3.55102)	\$8,434
2034-35	\$54,567,924	(\$3.65067)	\$5,228
2035-36	\$53,482,308	(\$3.62805)	-\$1,485

CITY OF OAKLAND, 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	\$205	\$284	\$50,000	\$51,515	\$205	\$237	\$50,000	\$58,947	\$185	\$41	\$158	\$41	\$205	\$271
\$100,000	\$123,480	\$410	\$569	\$100,000	\$103,030	\$410	\$474	\$100,000	\$117,894	\$390	\$313	\$363	\$313	\$410	\$543
\$150,000	\$185,220	\$615	\$853	\$150,000	\$154,545	\$615	\$712	\$150,000	\$176,842	\$595	\$584	\$568	\$584	\$615	\$814
\$200,000	\$246,960	\$1,004	\$1,137	\$200,000	\$206,060	\$1,004	\$949	\$200,000	\$235,789	\$800	\$855	\$773	\$855	\$820	\$1,086
\$250,000	\$308,700	\$1,392	\$1,421	\$250,000	\$257,575	\$1,392	\$1,186	\$250,000	\$294,736	\$1,005	\$1,127	\$978	\$1,127	\$1,025	\$1,357
\$300,000	\$370,440	\$1,781	\$1,706	\$300,000	\$309,090	\$1,781	\$1,423	\$300,000	\$353,683	\$1,210	\$1,398	\$1,183	\$1,398	\$1,229	\$1,629
\$400,000	\$493,920	\$2,559	\$2,274	\$400,000	\$412,120	\$2,559	\$1,898	\$400,000	\$471,578	\$1,619	\$1,941	\$1,593	\$1,941	\$1,639	\$2,171
\$500,000	\$617,400	\$3,336	\$2,843	\$500,000	\$515,151	\$3,336	\$2,372	\$500,000	\$589,472	\$2,029	\$2,484	\$2,003	\$2,484	\$2,049	\$2,714
\$600,000	\$740,880	\$4,114	\$3,411	\$600,000	\$618,181	\$4,114	\$2,846	\$600,000	\$707,366	\$2,439	\$3,027	\$2,412	\$3,027	\$2,459	\$3,257
\$700,000	\$864,360	\$4,892	\$3,980	\$700,000	\$721,211	\$4,892	\$3,321	\$700,000	\$825,261	\$2,849	\$3,570	\$2,822	\$3,570	\$2,869	\$3,800
\$800,000	\$987,840	\$5,669	\$4,548	\$800,000	\$824,241	\$5,669	\$3,795	\$800,000	\$943,155	\$3,259	\$4,112	\$3,232	\$4,112	\$3,278	\$4,343
\$900,000	\$1,111,320	\$6,447	\$5,117	\$900,000	\$927,271	\$6,447	\$4,270	\$900,000	\$1,061,050	\$3,668	\$4,655	\$3,642	\$4,655	\$3,688	\$4,886
\$1,000,000	\$1,234,800	\$7,224	\$5,686	\$1,000,000	\$1,030,301	\$7,224	\$4,744	\$1,000,000	\$1,178,944	\$4,078	\$5,198	\$4,052	\$5,198	\$4,098	\$5,428
\$2,000,000	\$2,469,600	\$15,000	\$11,371	\$2,000,000	\$2,060,602	\$15,000	\$9,488	\$2,000,000	\$2,357,888	\$8,176	\$10,626	\$8,150	\$10,626	\$8,196	\$10,857
\$3,000,000	\$3,704,400	\$22,776	\$17,057	\$3,000,000	\$3,090,903	\$22,776	\$14,232	\$3,000,000	\$3,536,832	\$12,274	\$16,055	\$12,248	\$16,055	\$12,294	\$16,285
\$4,000,000	\$4,939,200	\$30,552	\$22,742	\$4,000,000	\$4,121,204	\$30,552	\$18,976	\$4,000,000	\$4,715,776	\$16,372	\$21,483	\$16,346	\$21,483	\$16,392	\$21,713
\$5,000,000	\$6,174,000	\$38,328	\$28,428	\$5,000,000	\$5,151,505	\$38,328	\$23,720	\$5,000,000	\$5,894,720	\$20,471	\$26,912	\$20,444	\$26,912	\$20,490	\$27,142
\$6,000,000	\$7,408,800	\$46,104	\$34,113	\$6,000,000	\$6,181,806	\$46,104	\$28,464	\$6,000,000	\$7,073,664	\$24,569	\$32,340	\$24,542	\$32,340	\$24,589	\$32,570
\$7,000,000	\$8,643,600	\$53,880	\$39,799	\$7,000,000	\$7,212,107	\$53,880	\$33,208	\$7,000,000	\$8,252,608	\$28,667	\$37,768	\$28,640	\$37,768	\$28,687	\$37,998
\$8,000,000	\$9,878,400	\$61,656	\$45,484	\$8,000,000	\$8,242,408	\$61,656	\$37,952	\$8,000,000	\$9,431,552	\$32,765	\$43,197	\$32,738	\$43,197	\$32,785	\$43,427
\$9,000,000	\$11,113,200	\$69,432	\$51,170	\$9,000,000	\$9,272,709	\$69,432	\$42,695	\$9,000,000	\$10,610,496	\$36,863	\$48,625	\$36,836	\$48,625	\$36,883	\$48,855
\$10,000,000	\$12,348,000	\$77,208	\$56,855	\$10,000,000	\$10,303,010	\$77,208	\$47,439	\$10,000,000	\$11,789,440	\$40,961	\$54,053	\$40,934	\$54,053	\$40,981	\$54,284
\$15,000,000	\$18,522,000	\$116,088	\$85,283	\$15,000,000	\$15,454,515	\$116,088	\$71,159	\$15,000,000	\$17,684,160	\$61,451	\$81,195	\$61,425	\$81,195	\$61,471	\$81,425
\$20,000,000	\$24,696,000	\$154,968	\$113,711	\$20,000,000	\$20,606,020	\$154,968	\$94,879	\$20,000,000	\$23,578,880	\$81,942	\$108,337	\$81,915	\$108,337	\$81,962	\$108,567
\$25,000,000	\$30,870,000	\$193,848	\$142,138	\$25,000,000	\$25,757,525	\$193,848	\$118,598	\$25,000,000	\$29,473,600	\$102,432	\$135,479	\$102,406	\$135,479	\$102,452	\$135,709
\$30,000,000	\$37,044,000	\$232,728	\$170,566	\$30,000,000	\$30,909,030	\$232,728	\$142,318	\$30,000,000	\$35,368,320	\$122,923	\$162,620	\$122,896	\$162,620	\$122,943	\$162,851
\$35,000,000	\$43,218,000	\$271,608	\$198,994	\$35,000,000	\$36,060,535	\$271,608	\$166,038	\$35,000,000	\$41,263,040	\$143,413	\$189,762	\$143,387	\$189,762	\$143,433	\$189,992
\$40,000,000	\$49,392,000	\$310,488	\$227,422	\$40,000,000	\$41,212,040	\$310,488	\$189,758	\$40,000,000	\$47,157,760	\$163,904	\$216,904	\$163,877	\$216,904	\$163,924	\$217,134
\$45,000,000	\$55,566,000	\$349,368	\$255,849	\$45,000,000	\$46,363,545	\$349,368	\$213,477	\$45,000,000	\$53,052,480	\$184,394	\$244,046	\$184,368	\$244,046	\$184,414	\$244,276
\$50,000,000	\$61,740,000	\$388,248	\$284,277	\$50,000,000	\$51,515,050	\$388,248	\$237,197	\$50,000,000	\$58,947,200	\$204,885	\$271,187	\$204,858	\$271,187	\$204,905	\$271,418

CITY OF OAKLAND, 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	38.74%	\$32	15.76%	(\$144)	(77.73%)	(\$117)	(73.99%)	\$67	32.46%
\$100,000	\$159	38.74%	\$65	15.76%	(\$77)	(19.83%)	(\$51)	(13.95%)	\$133	32.46%
\$150,000	\$238	38.74%	\$97	15.76%	(\$11)	(1.82%)	\$16	2.79%	\$200	32.46%
\$200,000	\$134	13.31%	(\$55)	(5.45%)	\$56	6.97%	\$82	10.65%	\$266	32.46%
\$250,000	\$29	2.09%	(\$206)	(14.82%)	\$122	12.17%	\$149	15.22%	\$333	32.46%
\$300,000	(\$75)	(4.24%)	(\$358)	(20.10%)	\$189	15.60%	\$215	18.21%	\$399	32.46%
\$400,000	(\$284)	(11.12%)	(\$661)	(25.84%)	\$322	19.87%	\$348	21.87%	\$532	32.46%
\$500,000	(\$494)	(14.79%)	(\$964)	(28.90%)	\$455	22.41%	\$481	24.04%	\$665	32.46%
\$600,000	(\$703)	(17.08%)	(\$1,268)	(30.81%)	\$588	24.10%	\$614	25.47%	\$798	32.46%
\$700,000	(\$912)	(18.64%)	(\$1,571)	(32.11%)	\$721	25.30%	\$747	26.49%	\$931	32.46%
\$800,000	(\$1,121)	(19.77%)	(\$1,874)	(33.06%)	\$854	26.20%	\$881	27.24%	\$1,064	32.46%
\$900,000	(\$1,330)	(20.63%)	(\$2,177)	(33.77%)	\$987	26.90%	\$1,014	27.83%	\$1,197	32.46%
\$1,000,000	(\$1,539)	(21.30%)	(\$2,480)	(34.33%)	\$1,120	27.46%	\$1,147	28.30%	\$1,330	32.46%
\$2,000,000	(\$3,629)	(24.19%)	(\$5,512)	(36.75%)	\$2,450	29.97%	\$2,477	30.39%	\$2,661	32.46%
\$3,000,000	(\$5,720)	(25.11%)	(\$8,544)	(37.51%)	\$3,780	30.80%	\$3,807	31.08%	\$3,991	32.46%
\$4,000,000	(\$7,810)	(25.56%)	(\$11,577)	(37.89%)	\$5,111	31.22%	\$5,137	31.43%	\$5,321	32.46%
\$5,000,000	(\$9,901)	(25.83%)	(\$14,609)	(38.11%)	\$6,441	31.46%	\$6,468	31.64%	\$6,651	32.46%
\$6,000,000	(\$11,991)	(26.01%)	(\$17,641)	(38.26%)	\$7,771	31.63%	\$7,798	31.77%	\$7,982	32.46%
\$7,000,000	(\$14,082)	(26.13%)	(\$20,673)	(38.37%)	\$9,101	31.75%	\$9,128	31.87%	\$9,312	32.46%
\$8,000,000	(\$16,172)	(26.23%)	(\$23,705)	(38.45%)	\$10,432	31.84%	\$10,458	31.95%	\$10,642	32.46%
\$9,000,000	(\$18,262)	(26.30%)	(\$26,737)	(38.51%)	\$11,762	31.91%	\$11,789	32.00%	\$11,972	32.46%
\$10,000,000	(\$20,353)	(26.36%)	(\$29,769)	(38.56%)	\$13,092	31.96%	\$13,119	32.05%	\$13,303	32.46%
\$15,000,000	(\$30,805)	(26.54%)	(\$44,929)	(38.70%)	\$19,744	32.13%	\$19,770	32.19%	\$19,954	32.46%
\$20,000,000	(\$41,258)	(26.62%)	(\$60,090)	(38.78%)	\$26,395	32.21%	\$26,422	32.25%	\$26,605	32.46%
\$25,000,000	(\$51,710)	(26.68%)	(\$75,250)	(38.82%)	\$33,046	32.26%	\$33,073	32.30%	\$33,257	32.46%
\$30,000,000	(\$62,162)	(26.71%)	(\$90,410)	(38.85%)	\$39,698	32.29%	\$39,724	32.32%	\$39,908	32.46%
\$35,000,000	(\$72,614)	(26.74%)	(\$105,570)	(38.87%)	\$46,349	32.32%	\$46,376	32.34%	\$46,559	32.46%
\$40,000,000	(\$83,067)	(26.75%)	(\$120,731)	(38.88%)	\$53,000	32.34%	\$53,027	32.36%	\$53,211	32.46%
\$45,000,000	(\$93,519)	(26.77%)	(\$135,891)	(38.90%)	\$59,651	32.35%	\$59,678	32.37%	\$59,862	32.46%
\$50,000,000	(\$103,971)	(26.78%)	(\$151,051)	(38.91%)	\$66,303	32.36%	\$66,329	32.38%	\$66,513	32.46%