

CITY OF ONAWA, 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	\$8.51942	\$842,653	\$0	\$842,653	
2026-27	\$4.94028	\$859,506	\$789	\$860,296	2.1%
2027-28	\$4.96999	\$864,597	\$794	\$865,391	0.6%
2028-29	\$4.83540	\$882,699	\$773	\$883,472	2.1%
2029-30	\$4.86052	\$887,889	\$777	\$888,665	0.6%
2030-31	\$4.72655	\$906,439	\$755	\$907,194	2.1%
2031-32	\$4.75106	\$911,730	\$759	\$912,489	0.6%
2032-33	\$4.62145	\$930,738	\$738	\$931,477	2.1%
2033-34	\$4.64538	\$936,135	\$742	\$936,877	0.6%
2034-35	\$4.51990	\$955,615	\$722	\$956,338	2.1%
2035-36	\$4.54326	\$961,119	\$726	\$961,845	0.6%

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	\$198,172,829	\$98,909,740	\$3,845,078	\$102,754,818
2026-27	\$183,731,887	\$174,139,042	\$4,306,487	\$178,445,529
2027-28	\$183,716,162	\$174,123,317	\$4,306,487	\$178,429,804
2028-29	\$192,517,312	\$182,709,142	\$4,521,812	\$187,230,954
2029-30	\$192,641,587	\$182,833,417	\$4,521,812	\$187,355,229
2030-31	\$201,970,061	\$191,935,800	\$4,747,902	\$196,683,703
2031-32	\$202,094,336	\$192,060,075	\$4,747,902	\$196,807,978
2032-33	\$211,826,750	\$201,555,094	\$4,985,297	\$206,540,392
2033-34	\$211,951,025	\$201,679,369	\$4,985,297	\$206,664,667
2034-35	\$222,104,717	\$211,583,796	\$5,234,562	\$216,818,359
2035-36	\$222,228,991	\$211,708,071	\$5,234,562	\$216,942,633

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	69.01%	-1.84%	67.17%	28.75%	1.92%	0.19%
2026-27	91.41%	-19.53%	71.88%	25.34%	1.39%	0.11%
2027-28	91.51%	-19.63%	71.88%	25.34%	1.39%	0.11%
2028-29	90.78%	-18.80%	71.98%	25.36%	1.34%	0.10%
2029-30	90.81%	-18.81%	72.00%	25.34%	1.33%	0.10%
2030-31	90.04%	-17.93%	72.11%	25.35%	1.28%	0.10%
2031-32	90.06%	-17.94%	72.13%	25.33%	1.28%	0.10%
2032-33	89.33%	-17.11%	72.22%	25.34%	1.24%	0.09%
2033-34	89.35%	-17.12%	72.24%	25.33%	1.23%	0.09%
2034-35	88.65%	-16.33%	72.32%	25.35%	1.19%	0.09%
2035-36	88.67%	-16.34%	72.34%	25.34%	1.19%	0.09%

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 ONAWA, 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	\$98,909,740	\$8.51942	\$842,653
2026-27	\$174,139,042	\$4.94028	\$860,296
2027-28	\$174,123,317	\$4.96999	\$865,391
2028-29	\$182,709,142	\$4.83540	\$883,472
2029-30	\$182,833,417	\$4.86052	\$888,665
2030-31	\$191,935,800	\$4.72655	\$907,194
2031-32	\$192,060,075	\$4.75106	\$912,489
2032-33	\$201,555,094	\$4.62145	\$931,477
2033-34	\$201,679,369	\$4.64538	\$936,877
2034-35	\$211,583,796	\$4.51990	\$956,338
2035-36	\$211,708,071	\$4.54326	\$961,845

CITY OF ONAWA, 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	\$98,909,740	\$8.51942	\$842,653
2026-27	\$101,922,016	\$8.43507	\$859,719
2027-28	\$103,523,430	\$8.43507	\$873,227
2028-29	\$107,224,829	\$8.10000	\$868,521
2029-30	\$108,910,226	\$8.10000	\$882,173
2030-31	\$112,802,480	\$8.10000	\$913,700
2031-32	\$114,576,022	\$8.10000	\$928,066
2032-33	\$118,668,873	\$8.10000	\$961,218
2033-34	\$120,535,474	\$8.10000	\$976,337
2034-35	\$124,839,362	\$8.10000	\$1,011,199
2035-36	\$126,803,636	\$8.10000	\$1,027,109

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	\$72,217,026	(\$3.49479)	\$577
2027-28	\$70,599,887	(\$3.46508)	-\$7,836
2028-29	\$75,484,313	(\$3.26460)	\$14,951
2029-30	\$73,923,191	(\$3.23948)	\$6,493
2030-31	\$79,133,320	(\$3.37345)	-\$6,506
2031-32	\$77,484,053	(\$3.34894)	-\$15,577
2032-33	\$82,886,222	(\$3.47855)	-\$29,741
2033-34	\$81,143,896	(\$3.45462)	-\$39,460
2034-35	\$86,744,434	(\$3.58010)	-\$54,861
2035-36	\$84,904,435	(\$3.55674)	-\$65,265

CITY OF ONAWA, 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	\$202	\$292	\$50,000	\$51,515	\$202	\$243	\$50,000	\$58,947	\$182	\$42	\$156	\$42	\$202	\$279
\$100,000	\$123,480	\$404	\$584	\$100,000	\$103,030	\$404	\$487	\$100,000	\$117,894	\$384	\$321	\$358	\$321	\$404	\$557
\$150,000	\$185,220	\$606	\$875	\$150,000	\$154,545	\$606	\$730	\$150,000	\$176,842	\$587	\$600	\$560	\$600	\$606	\$836
\$200,000	\$246,960	\$990	\$1,167	\$200,000	\$206,060	\$990	\$974	\$200,000	\$235,789	\$789	\$878	\$762	\$878	\$808	\$1,114
\$250,000	\$308,700	\$1,373	\$1,459	\$250,000	\$257,575	\$1,373	\$1,217	\$250,000	\$294,736	\$991	\$1,157	\$964	\$1,157	\$1,010	\$1,393
\$300,000	\$370,440	\$1,756	\$1,751	\$300,000	\$309,090	\$1,756	\$1,461	\$300,000	\$353,683	\$1,193	\$1,435	\$1,166	\$1,435	\$1,212	\$1,672
\$400,000	\$493,920	\$2,523	\$2,335	\$400,000	\$412,120	\$2,523	\$1,948	\$400,000	\$471,578	\$1,597	\$1,993	\$1,570	\$1,993	\$1,616	\$2,229
\$500,000	\$617,400	\$3,290	\$2,918	\$500,000	\$515,151	\$3,290	\$2,435	\$500,000	\$589,472	\$2,001	\$2,550	\$1,975	\$2,550	\$2,020	\$2,786
\$600,000	\$740,880	\$4,056	\$3,502	\$600,000	\$618,181	\$4,056	\$2,922	\$600,000	\$707,366	\$2,405	\$3,107	\$2,379	\$3,107	\$2,425	\$3,343
\$700,000	\$864,360	\$4,823	\$4,085	\$700,000	\$721,211	\$4,823	\$3,409	\$700,000	\$825,261	\$2,809	\$3,664	\$2,783	\$3,664	\$2,829	\$3,901
\$800,000	\$987,840	\$5,590	\$4,669	\$800,000	\$824,241	\$5,590	\$3,896	\$800,000	\$943,155	\$3,213	\$4,222	\$3,187	\$4,222	\$3,233	\$4,458
\$900,000	\$1,111,320	\$6,357	\$5,253	\$900,000	\$927,271	\$6,357	\$4,383	\$900,000	\$1,061,050	\$3,617	\$4,779	\$3,591	\$4,779	\$3,637	\$5,015
\$1,000,000	\$1,234,800	\$7,123	\$5,836	\$1,000,000	\$1,030,301	\$7,123	\$4,870	\$1,000,000	\$1,178,944	\$4,021	\$5,336	\$3,995	\$5,336	\$4,041	\$5,572
\$2,000,000	\$2,469,600	\$14,791	\$11,673	\$2,000,000	\$2,060,602	\$14,791	\$9,740	\$2,000,000	\$2,357,888	\$8,062	\$10,908	\$8,036	\$10,908	\$8,082	\$11,145
\$3,000,000	\$3,704,400	\$22,458	\$17,509	\$3,000,000	\$3,090,903	\$22,458	\$14,609	\$3,000,000	\$3,536,832	\$12,103	\$16,481	\$12,077	\$16,481	\$12,123	\$16,717
\$4,000,000	\$4,939,200	\$30,126	\$23,345	\$4,000,000	\$4,121,204	\$30,126	\$19,479	\$4,000,000	\$4,715,776	\$16,144	\$22,053	\$16,118	\$22,053	\$16,164	\$22,289
\$5,000,000	\$6,174,000	\$37,793	\$29,182	\$5,000,000	\$5,151,505	\$37,793	\$24,349	\$5,000,000	\$5,894,720	\$20,185	\$27,625	\$20,159	\$27,625	\$20,204	\$27,862
\$6,000,000	\$7,408,800	\$45,461	\$35,018	\$6,000,000	\$6,181,806	\$45,461	\$29,219	\$6,000,000	\$7,073,664	\$24,226	\$33,198	\$24,200	\$33,198	\$24,245	\$33,434
\$7,000,000	\$8,643,600	\$53,128	\$40,854	\$7,000,000	\$7,212,107	\$53,128	\$34,088	\$7,000,000	\$8,252,608	\$28,267	\$38,770	\$28,240	\$38,770	\$28,286	\$39,006
\$8,000,000	\$9,878,400	\$60,796	\$46,691	\$8,000,000	\$8,242,408	\$60,796	\$38,958	\$8,000,000	\$9,431,552	\$32,308	\$44,342	\$32,281	\$44,342	\$32,327	\$44,579
\$9,000,000	\$11,113,200	\$68,463	\$52,527	\$9,000,000	\$9,272,709	\$68,463	\$43,828	\$9,000,000	\$10,610,496	\$36,348	\$49,915	\$36,322	\$49,915	\$36,368	\$50,151
\$10,000,000	\$12,348,000	\$76,131	\$58,363	\$10,000,000	\$10,303,010	\$76,131	\$48,698	\$10,000,000	\$11,789,440	\$40,389	\$55,487	\$40,363	\$55,487	\$40,409	\$55,723
\$15,000,000	\$18,522,000	\$114,468	\$87,545	\$15,000,000	\$15,454,515	\$114,468	\$73,047	\$15,000,000	\$17,684,160	\$60,594	\$83,349	\$60,568	\$83,349	\$60,613	\$83,585
\$20,000,000	\$24,696,000	\$152,806	\$116,727	\$20,000,000	\$20,606,020	\$152,806	\$97,395	\$20,000,000	\$23,578,880	\$80,798	\$111,210	\$80,772	\$111,210	\$80,818	\$111,447
\$25,000,000	\$30,870,000	\$191,143	\$145,909	\$25,000,000	\$25,757,525	\$191,143	\$121,744	\$25,000,000	\$29,473,600	\$101,003	\$139,072	\$100,977	\$139,072	\$101,022	\$139,308
\$30,000,000	\$37,044,000	\$229,480	\$175,090	\$30,000,000	\$30,909,030	\$229,480	\$146,093	\$30,000,000	\$35,368,320	\$121,207	\$166,934	\$121,181	\$166,934	\$121,227	\$167,170
\$35,000,000	\$43,218,000	\$267,818	\$204,272	\$35,000,000	\$36,060,535	\$267,818	\$170,442	\$35,000,000	\$41,263,040	\$141,412	\$194,795	\$141,385	\$194,795	\$141,431	\$195,032
\$40,000,000	\$49,392,000	\$306,155	\$233,454	\$40,000,000	\$41,212,040	\$306,155	\$194,791	\$40,000,000	\$47,157,760	\$161,616	\$222,657	\$161,590	\$222,657	\$161,636	\$222,894
\$45,000,000	\$55,566,000	\$344,492	\$262,635	\$45,000,000	\$46,363,545	\$344,492	\$219,140	\$45,000,000	\$53,052,480	\$181,821	\$250,519	\$181,794	\$250,519	\$181,840	\$250,755
\$50,000,000	\$61,740,000	\$382,830	\$291,817	\$50,000,000	\$51,515,050	\$382,830	\$243,488	\$50,000,000	\$58,947,200	\$202,025	\$278,381	\$201,999	\$278,381	\$202,045	\$278,617

CITY OF ONAWA, 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	\$90	44.43%	\$41	20.51%	(\$140)	(76.82%)	(\$114)	(72.92%)	\$77	37.90%
\$100,000	\$180	44.43%	\$83	20.51%	(\$64)	(16.54%)	(\$37)	(10.42%)	\$153	37.90%
\$150,000	\$269	44.43%	\$124	20.51%	\$13	2.21%	\$39	7.01%	\$230	37.90%
\$200,000	\$178	17.96%	(\$16)	(1.57%)	\$90	11.36%	\$116	15.19%	\$306	37.90%
\$250,000	\$86	6.28%	(\$155)	(11.32%)	\$166	16.77%	\$192	19.95%	\$383	37.90%
\$300,000	(\$5)	(0.30%)	(\$295)	(16.82%)	\$243	20.35%	\$269	23.06%	\$459	37.90%
\$400,000	(\$188)	(7.47%)	(\$575)	(22.79%)	\$396	24.79%	\$422	26.88%	\$613	37.90%
\$500,000	(\$372)	(11.30%)	(\$855)	(25.99%)	\$549	27.44%	\$575	29.13%	\$766	37.90%
\$600,000	(\$555)	(13.67%)	(\$1,135)	(27.97%)	\$702	29.20%	\$728	30.62%	\$919	37.90%
\$700,000	(\$738)	(15.30%)	(\$1,414)	(29.32%)	\$855	30.45%	\$882	31.68%	\$1,072	37.90%
\$800,000	(\$921)	(16.47%)	(\$1,694)	(30.31%)	\$1,008	31.38%	\$1,035	32.47%	\$1,225	37.90%
\$900,000	(\$1,104)	(17.37%)	(\$1,974)	(31.05%)	\$1,162	32.11%	\$1,188	33.08%	\$1,378	37.90%
\$1,000,000	(\$1,287)	(18.07%)	(\$2,254)	(31.64%)	\$1,315	32.69%	\$1,341	33.57%	\$1,531	37.90%
\$2,000,000	(\$3,118)	(21.08%)	(\$5,051)	(34.15%)	\$2,846	35.30%	\$2,872	35.74%	\$3,063	37.90%
\$3,000,000	(\$4,949)	(22.04%)	(\$7,849)	(34.95%)	\$4,378	36.17%	\$4,404	36.47%	\$4,594	37.90%
\$4,000,000	(\$6,781)	(22.51%)	(\$10,647)	(35.34%)	\$5,909	36.60%	\$5,935	36.82%	\$6,126	37.90%
\$5,000,000	(\$8,612)	(22.79%)	(\$13,445)	(35.57%)	\$7,440	36.86%	\$7,467	37.04%	\$7,657	37.90%
\$6,000,000	(\$10,443)	(22.97%)	(\$16,242)	(35.73%)	\$8,972	37.03%	\$8,998	37.18%	\$9,189	37.90%
\$7,000,000	(\$12,274)	(23.10%)	(\$19,040)	(35.84%)	\$10,503	37.16%	\$10,530	37.29%	\$10,720	37.90%
\$8,000,000	(\$14,105)	(23.20%)	(\$21,838)	(35.92%)	\$12,035	37.25%	\$12,061	37.36%	\$12,252	37.90%
\$9,000,000	(\$15,936)	(23.28%)	(\$24,635)	(35.98%)	\$13,566	37.32%	\$13,593	37.42%	\$13,783	37.90%
\$10,000,000	(\$17,767)	(23.34%)	(\$27,433)	(36.03%)	\$15,098	37.38%	\$15,124	37.47%	\$15,314	37.90%
\$15,000,000	(\$26,923)	(23.52%)	(\$41,422)	(36.19%)	\$22,755	37.55%	\$22,781	37.61%	\$22,972	37.90%
\$20,000,000	(\$36,079)	(23.61%)	(\$55,410)	(36.26%)	\$30,412	37.64%	\$30,438	37.68%	\$30,629	37.90%
\$25,000,000	(\$45,234)	(23.67%)	(\$69,399)	(36.31%)	\$38,069	37.69%	\$38,096	37.73%	\$38,286	37.90%
\$30,000,000	(\$54,390)	(23.70%)	(\$83,387)	(36.34%)	\$45,727	37.73%	\$45,753	37.76%	\$45,943	37.90%
\$35,000,000	(\$63,546)	(23.73%)	(\$97,376)	(36.36%)	\$53,384	37.75%	\$53,410	37.78%	\$53,600	37.90%
\$40,000,000	(\$72,701)	(23.75%)	(\$111,364)	(36.38%)	\$61,041	37.77%	\$61,067	37.79%	\$61,258	37.90%
\$45,000,000	(\$81,857)	(23.76%)	(\$125,353)	(36.39%)	\$68,698	37.78%	\$68,724	37.80%	\$68,915	37.90%
\$50,000,000	(\$91,013)	(23.77%)	(\$139,341)	(36.40%)	\$76,355	37.79%	\$76,382	37.81%	\$76,572	37.90%