

CITY OF SAINT CHARLES, 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	\$8.04581	\$210,668	\$0	\$210,668	
2026-27	\$4.16034	\$214,882	\$974	\$215,856	2.5%
2027-28	\$4.18744	\$216,935	\$981	\$217,916	1.0%
2028-29	\$4.08982	\$222,274	\$958	\$223,232	2.4%
2029-30	\$4.11419	\$224,348	\$964	\$225,312	0.9%
2030-31	\$4.01679	\$229,818	\$941	\$230,759	2.4%
2031-32	\$4.04053	\$231,912	\$946	\$232,859	0.9%
2032-33	\$3.94537	\$237,516	\$924	\$238,440	2.4%
2033-34	\$3.96851	\$239,632	\$929	\$240,561	0.9%
2034-35	\$3.87551	\$245,373	\$908	\$246,281	2.4%
2035-36	\$3.89808	\$247,512	\$913	\$248,425	0.9%

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	\$54,659,219	\$26,183,599	\$0	\$26,183,599
2026-27	\$52,862,604	\$51,884,217	\$0	\$51,884,217
2027-28	\$53,018,759	\$52,040,372	\$0	\$52,040,372
2028-29	\$55,560,777	\$54,582,390	\$0	\$54,582,390
2029-30	\$55,742,932	\$54,764,545	\$0	\$54,764,545
2030-31	\$58,426,927	\$57,448,540	\$0	\$57,448,540
2031-32	\$58,609,083	\$57,630,696	\$0	\$57,630,696
2032-33	\$61,413,788	\$60,435,401	\$0	\$60,435,401
2033-34	\$61,595,944	\$60,617,557	\$0	\$60,617,557
2034-35	\$64,526,289	\$63,547,902	\$0	\$63,547,902
2035-36	\$64,708,445	\$63,730,058	\$0	\$63,730,058

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	90.20%	-0.83%	89.37%	8.46%	1.07%	1.10%
2026-27	105.06%	-13.84%	91.22%	7.41%	0.75%	0.56%
2027-28	105.19%	-13.94%	91.25%	7.39%	0.74%	0.55%
2028-29	104.73%	-13.44%	91.30%	7.40%	0.72%	0.53%
2029-30	104.81%	-13.49%	91.33%	7.37%	0.71%	0.53%
2030-31	104.32%	-12.94%	91.38%	7.38%	0.69%	0.50%
2031-32	104.40%	-12.99%	91.40%	7.36%	0.69%	0.50%
2032-33	103.92%	-12.47%	91.45%	7.37%	0.66%	0.48%
2033-34	104.00%	-12.52%	91.47%	7.34%	0.66%	0.48%
2034-35	103.54%	-12.03%	91.51%	7.36%	0.63%	0.45%
2035-36	103.61%	-12.07%	91.54%	7.33%	0.63%	0.45%

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 SAINT CHARLES, 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	\$26,183,599	\$8.04581	\$210,668
2026-27	\$51,884,217	\$4.16034	\$215,856
2027-28	\$52,040,372	\$4.18744	\$217,916
2028-29	\$54,582,390	\$4.08982	\$223,232
2029-30	\$54,764,545	\$4.11419	\$225,312
2030-31	\$57,448,540	\$4.01679	\$230,759
2031-32	\$57,630,696	\$4.04053	\$232,859
2032-33	\$60,435,401	\$3.94537	\$238,440
2033-34	\$60,617,557	\$3.96851	\$240,561
2034-35	\$63,547,902	\$3.87551	\$246,281
2035-36	\$63,730,058	\$3.89808	\$248,425

CITY OF SAINT CHARLES, 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	\$26,183,599	\$8.04581	\$210,668
2026-27	\$26,499,113	\$8.04581	\$213,207
2027-28	\$27,114,440	\$8.04581	\$218,158
2028-29	\$28,072,516	\$8.04581	\$225,866
2029-30	\$28,720,354	\$8.04581	\$231,079
2030-31	\$29,730,259	\$8.04581	\$239,204
2031-32	\$30,412,233	\$8.04581	\$244,691
2032-33	\$31,476,660	\$8.04581	\$253,255
2033-34	\$32,194,662	\$8.04581	\$259,032
2034-35	\$33,316,509	\$8.04581	\$268,058
2035-36	\$34,072,341	\$8.04581	\$274,140

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	\$25,385,104	(\$3.88547)	\$2,649
2027-28	\$24,925,933	(\$3.85837)	-\$242
2028-29	\$26,509,874	(\$3.95599)	-\$2,634
2029-30	\$26,044,192	(\$3.93162)	-\$5,767
2030-31	\$27,718,281	(\$4.02902)	-\$8,445
2031-32	\$27,218,462	(\$4.00528)	-\$11,833
2032-33	\$28,958,742	(\$4.10044)	-\$14,815
2033-34	\$28,422,895	(\$4.07730)	-\$18,471
2034-35	\$30,231,393	(\$4.17030)	-\$21,778
2035-36	\$29,657,717	(\$4.14773)	-\$25,715

CITY OF SAINT CHARLES, 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	\$191	\$248	\$50,000	\$51,515	\$191	\$207	\$50,000	\$58,947	\$172	\$36	\$147	\$36	\$191	\$237
\$100,000	\$123,480	\$382	\$496	\$100,000	\$103,030	\$382	\$414	\$100,000	\$117,894	\$363	\$273	\$338	\$273	\$382	\$474
\$150,000	\$185,220	\$572	\$744	\$150,000	\$154,545	\$572	\$621	\$150,000	\$176,842	\$554	\$509	\$529	\$509	\$572	\$710
\$200,000	\$246,960	\$935	\$992	\$200,000	\$206,060	\$935	\$828	\$200,000	\$235,789	\$745	\$746	\$720	\$746	\$763	\$947
\$250,000	\$308,700	\$1,297	\$1,240	\$250,000	\$257,575	\$1,297	\$1,035	\$250,000	\$294,736	\$936	\$983	\$911	\$983	\$954	\$1,184
\$300,000	\$370,440	\$1,659	\$1,488	\$300,000	\$309,090	\$1,659	\$1,242	\$300,000	\$353,683	\$1,126	\$1,220	\$1,102	\$1,220	\$1,145	\$1,421
\$400,000	\$493,920	\$2,383	\$1,984	\$400,000	\$412,120	\$2,383	\$1,655	\$400,000	\$471,578	\$1,508	\$1,693	\$1,483	\$1,693	\$1,527	\$1,894
\$500,000	\$617,400	\$3,107	\$2,480	\$500,000	\$515,151	\$3,107	\$2,069	\$500,000	\$589,472	\$1,890	\$2,167	\$1,865	\$2,167	\$1,908	\$2,368
\$600,000	\$740,880	\$3,831	\$2,976	\$600,000	\$618,181	\$3,831	\$2,483	\$600,000	\$707,366	\$2,271	\$2,641	\$2,246	\$2,641	\$2,290	\$2,841
\$700,000	\$864,360	\$4,555	\$3,472	\$700,000	\$721,211	\$4,555	\$2,897	\$700,000	\$825,261	\$2,653	\$3,114	\$2,628	\$3,114	\$2,671	\$3,315
\$800,000	\$987,840	\$5,279	\$3,968	\$800,000	\$824,241	\$5,279	\$3,311	\$800,000	\$943,155	\$3,034	\$3,588	\$3,010	\$3,588	\$3,053	\$3,788
\$900,000	\$1,111,320	\$6,003	\$4,464	\$900,000	\$927,271	\$6,003	\$3,725	\$900,000	\$1,061,050	\$3,416	\$4,061	\$3,391	\$4,061	\$3,435	\$4,262
\$1,000,000	\$1,234,800	\$6,727	\$4,960	\$1,000,000	\$1,030,301	\$6,727	\$4,139	\$1,000,000	\$1,178,944	\$3,798	\$4,535	\$3,773	\$4,535	\$3,816	\$4,736
\$2,000,000	\$2,469,600	\$13,969	\$9,920	\$2,000,000	\$2,060,602	\$13,969	\$8,277	\$2,000,000	\$2,357,888	\$7,614	\$9,270	\$7,589	\$9,270	\$7,633	\$9,471
\$3,000,000	\$3,704,400	\$21,210	\$14,880	\$3,000,000	\$3,090,903	\$21,210	\$12,416	\$3,000,000	\$3,536,832	\$11,430	\$14,006	\$11,405	\$14,006	\$11,449	\$14,207
\$4,000,000	\$4,939,200	\$28,451	\$19,840	\$4,000,000	\$4,121,204	\$28,451	\$16,554	\$4,000,000	\$4,715,776	\$15,247	\$18,741	\$15,222	\$18,741	\$15,265	\$18,942
\$5,000,000	\$6,174,000	\$35,692	\$24,800	\$5,000,000	\$5,151,505	\$35,692	\$20,693	\$5,000,000	\$5,894,720	\$19,063	\$23,477	\$19,038	\$23,477	\$19,081	\$23,678
\$6,000,000	\$7,408,800	\$42,934	\$29,760	\$6,000,000	\$6,181,806	\$42,934	\$24,831	\$6,000,000	\$7,073,664	\$22,879	\$28,213	\$22,854	\$28,213	\$22,898	\$28,413
\$7,000,000	\$8,643,600	\$50,175	\$34,720	\$7,000,000	\$7,212,107	\$50,175	\$28,970	\$7,000,000	\$8,252,608	\$26,695	\$32,948	\$26,670	\$32,948	\$26,714	\$33,149
\$8,000,000	\$9,878,400	\$57,416	\$39,679	\$8,000,000	\$8,242,408	\$57,416	\$33,108	\$8,000,000	\$9,431,552	\$30,512	\$37,684	\$30,487	\$37,684	\$30,530	\$37,885
\$9,000,000	\$11,113,200	\$64,657	\$44,639	\$9,000,000	\$9,272,709	\$64,657	\$37,247	\$9,000,000	\$10,610,496	\$34,328	\$42,419	\$34,303	\$42,419	\$34,346	\$42,620
\$10,000,000	\$12,348,000	\$71,899	\$49,599	\$10,000,000	\$10,303,010	\$71,899	\$41,385	\$10,000,000	\$11,789,440	\$38,144	\$47,155	\$38,119	\$47,155	\$38,163	\$47,356
\$15,000,000	\$18,522,000	\$108,105	\$74,399	\$15,000,000	\$15,454,515	\$108,105	\$62,078	\$15,000,000	\$17,684,160	\$57,225	\$70,833	\$57,201	\$70,833	\$57,244	\$71,034
\$20,000,000	\$24,696,000	\$144,311	\$99,199	\$20,000,000	\$20,606,020	\$144,311	\$82,770	\$20,000,000	\$23,578,880	\$76,307	\$94,511	\$76,282	\$94,511	\$76,325	\$94,711
\$25,000,000	\$30,870,000	\$180,517	\$123,998	\$25,000,000	\$25,757,525	\$180,517	\$103,463	\$25,000,000	\$29,473,600	\$95,388	\$118,188	\$95,363	\$118,188	\$95,406	\$118,389
\$30,000,000	\$37,044,000	\$216,723	\$148,798	\$30,000,000	\$30,909,030	\$216,723	\$124,155	\$30,000,000	\$35,368,320	\$114,469	\$141,866	\$114,444	\$141,866	\$114,488	\$142,067
\$35,000,000	\$43,218,000	\$252,929	\$173,598	\$35,000,000	\$36,060,535	\$252,929	\$144,848	\$35,000,000	\$41,263,040	\$133,550	\$165,544	\$133,526	\$165,544	\$133,569	\$165,745
\$40,000,000	\$49,392,000	\$289,135	\$198,397	\$40,000,000	\$41,212,040	\$289,135	\$165,540	\$40,000,000	\$47,157,760	\$152,632	\$189,222	\$152,607	\$189,222	\$152,650	\$189,423
\$45,000,000	\$55,566,000	\$325,342	\$223,197	\$45,000,000	\$46,363,545	\$325,342	\$186,233	\$45,000,000	\$53,052,480	\$171,713	\$212,900	\$171,688	\$212,900	\$171,732	\$213,101
\$50,000,000	\$61,740,000	\$361,548	\$247,997	\$50,000,000	\$51,515,050	\$361,548	\$206,925	\$50,000,000	\$58,947,200	\$190,794	\$236,578	\$190,770	\$236,578	\$190,813	\$236,779

CITY OF SAINT CHARLES, 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	\$57	29.97%	\$16	8.44%	(\$136)	(79.14%)	(\$112)	(75.63%)	\$46	24.09%
\$100,000	\$114	29.97%	\$32	8.44%	(\$90)	(24.90%)	(\$66)	(19.39%)	\$92	24.09%
\$150,000	\$172	29.97%	\$48	8.44%	(\$44)	(8.02%)	(\$20)	(3.71%)	\$138	24.09%
\$200,000	\$57	6.15%	(\$107)	(11.43%)	\$2	0.21%	\$26	3.66%	\$184	24.09%
\$250,000	(\$57)	(4.36%)	(\$262)	(20.20%)	\$47	5.08%	\$72	7.94%	\$230	24.09%
\$300,000	(\$171)	(10.29%)	(\$417)	(25.15%)	\$93	8.30%	\$118	10.74%	\$276	24.09%
\$400,000	(\$399)	(16.74%)	(\$727)	(30.53%)	\$185	12.29%	\$210	14.17%	\$368	24.09%
\$500,000	(\$627)	(20.18%)	(\$1,038)	(33.40%)	\$277	14.68%	\$302	16.20%	\$460	24.09%
\$600,000	(\$855)	(22.32%)	(\$1,348)	(35.18%)	\$369	16.26%	\$394	17.54%	\$552	24.09%
\$700,000	(\$1,083)	(23.78%)	(\$1,658)	(36.40%)	\$461	17.38%	\$486	18.49%	\$644	24.09%
\$800,000	(\$1,311)	(24.84%)	(\$1,968)	(37.29%)	\$553	18.23%	\$578	19.20%	\$735	24.09%
\$900,000	(\$1,539)	(25.64%)	(\$2,279)	(37.96%)	\$645	18.88%	\$670	19.75%	\$827	24.09%
\$1,000,000	(\$1,768)	(26.27%)	(\$2,589)	(38.48%)	\$737	19.41%	\$762	20.19%	\$919	24.09%
\$2,000,000	(\$4,049)	(28.99%)	(\$5,692)	(40.75%)	\$1,656	21.75%	\$1,681	22.15%	\$1,839	24.09%
\$3,000,000	(\$6,330)	(29.85%)	(\$8,794)	(41.46%)	\$2,576	22.53%	\$2,600	22.80%	\$2,758	24.09%
\$4,000,000	(\$8,611)	(30.27%)	(\$11,897)	(41.82%)	\$3,495	22.92%	\$3,520	23.12%	\$3,677	24.09%
\$5,000,000	(\$10,893)	(30.52%)	(\$15,000)	(42.03%)	\$4,414	23.16%	\$4,439	23.32%	\$4,597	24.09%
\$6,000,000	(\$13,174)	(30.68%)	(\$18,103)	(42.16%)	\$5,334	23.31%	\$5,358	23.45%	\$5,516	24.09%
\$7,000,000	(\$15,455)	(30.80%)	(\$21,205)	(42.26%)	\$6,253	23.42%	\$6,278	23.54%	\$6,435	24.09%
\$8,000,000	(\$17,737)	(30.89%)	(\$24,308)	(42.34%)	\$7,172	23.51%	\$7,197	23.61%	\$7,355	24.09%
\$9,000,000	(\$20,018)	(30.96%)	(\$27,411)	(42.39%)	\$8,091	23.57%	\$8,116	23.66%	\$8,274	24.09%
\$10,000,000	(\$22,299)	(31.01%)	(\$30,514)	(42.44%)	\$9,011	23.62%	\$9,036	23.70%	\$9,193	24.09%
\$15,000,000	(\$33,706)	(31.18%)	(\$46,027)	(42.58%)	\$13,607	23.78%	\$13,632	23.83%	\$13,790	24.09%
\$20,000,000	(\$45,112)	(31.26%)	(\$61,541)	(42.64%)	\$18,204	23.86%	\$18,229	23.90%	\$18,386	24.09%
\$25,000,000	(\$56,519)	(31.31%)	(\$77,054)	(42.69%)	\$22,800	23.90%	\$22,825	23.94%	\$22,983	24.09%
\$30,000,000	(\$67,925)	(31.34%)	(\$92,568)	(42.71%)	\$27,397	23.93%	\$27,422	23.96%	\$27,579	24.09%
\$35,000,000	(\$79,332)	(31.37%)	(\$108,082)	(42.73%)	\$31,994	23.96%	\$32,018	23.98%	\$32,176	24.09%
\$40,000,000	(\$90,738)	(31.38%)	(\$123,595)	(42.75%)	\$36,590	23.97%	\$36,615	23.99%	\$36,773	24.09%
\$45,000,000	(\$102,145)	(31.40%)	(\$139,109)	(42.76%)	\$41,187	23.99%	\$41,212	24.00%	\$41,369	24.09%
\$50,000,000	(\$113,551)	(31.41%)	(\$154,623)	(42.77%)	\$45,783	24.00%	\$45,808	24.01%	\$45,966	24.09%