

CITY OF RUTHVEN, 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	\$8.37000	\$136,229	\$0	\$136,229	
2026-27	\$5.87599	\$138,954	\$1,091	\$140,045	2.8%
2027-28	\$5.92408	\$140,745	\$1,100	\$141,846	1.3%
2028-29	\$5.72686	\$144,682	\$1,064	\$145,746	2.7%
2029-30	\$5.76896	\$146,579	\$1,071	\$147,651	1.3%
2030-31	\$5.57327	\$150,604	\$1,035	\$151,639	2.7%
2031-32	\$5.61157	\$152,449	\$1,042	\$153,491	1.2%
2032-33	\$5.42504	\$156,561	\$1,007	\$157,569	2.7%
2033-34	\$5.45995	\$158,357	\$1,014	\$159,371	1.1%
2034-35	\$5.28190	\$162,559	\$981	\$163,540	2.6%
2035-36	\$5.31539	\$164,357	\$987	\$165,344	1.1%

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	\$30,830,492	\$16,275,906	\$0	\$16,275,906
2026-27	\$24,821,234	\$23,833,452	\$0	\$23,833,452
2027-28	\$24,931,675	\$23,943,893	\$0	\$23,943,893
2028-29	\$26,437,320	\$25,449,538	\$0	\$25,449,538
2029-30	\$26,581,761	\$25,593,979	\$0	\$25,593,979
2030-31	\$28,196,008	\$27,208,226	\$0	\$27,208,226
2031-32	\$28,340,450	\$27,352,668	\$0	\$27,352,668
2032-33	\$30,032,480	\$29,044,698	\$0	\$29,044,698
2033-34	\$30,176,921	\$29,189,139	\$0	\$29,189,139
2034-35	\$31,950,052	\$30,962,270	\$0	\$30,962,270
2035-36	\$32,094,493	\$31,106,711	\$0	\$31,106,711

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	65.95%	-2.87%	63.08%	33.11%	0.00%	2.37%
2026-27	104.27%	-40.35%	63.92%	33.04%	0.00%	1.62%
2027-28	104.57%	-40.48%	64.09%	32.89%	0.00%	1.61%
2028-29	103.04%	-38.37%	64.68%	32.49%	0.00%	1.52%
2029-30	103.19%	-38.31%	64.88%	32.30%	0.00%	1.51%
2030-31	101.63%	-36.17%	65.46%	31.91%	0.00%	1.42%
2031-32	101.77%	-36.13%	65.64%	31.74%	0.00%	1.41%
2032-33	100.32%	-34.16%	66.16%	31.38%	0.00%	1.33%
2033-34	100.46%	-34.13%	66.33%	31.23%	0.00%	1.32%
2034-35	99.09%	-32.30%	66.79%	30.91%	0.00%	1.25%
2035-36	99.23%	-32.28%	66.95%	30.77%	0.00%	1.24%

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 RUTHVEN, 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	\$16,275,906	\$8.37000	\$136,229
2026-27	\$23,833,452	\$5.87599	\$140,045
2027-28	\$23,943,893	\$5.92408	\$141,846
2028-29	\$25,449,538	\$5.72686	\$145,746
2029-30	\$25,593,979	\$5.76896	\$147,651
2030-31	\$27,208,226	\$5.57327	\$151,639
2031-32	\$27,352,668	\$5.61157	\$153,491
2032-33	\$29,044,698	\$5.42504	\$157,569
2033-34	\$29,189,139	\$5.45995	\$159,371
2034-35	\$30,962,270	\$5.28190	\$163,540
2035-36	\$31,106,711	\$5.31539	\$165,344

CITY OF RUTHVEN, 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	\$16,275,906	\$8.37000	\$136,229
2026-27	\$16,980,466	\$8.20588	\$139,340
2027-28	\$17,296,016	\$8.20588	\$141,929
2028-29	\$18,012,464	\$8.10000	\$145,901
2029-30	\$18,344,777	\$8.10000	\$148,593
2030-31	\$19,099,691	\$8.10000	\$154,708
2031-32	\$19,449,613	\$8.10000	\$157,542
2032-33	\$20,244,977	\$8.10000	\$163,984
2033-34	\$20,613,477	\$8.10000	\$166,969
2034-35	\$21,451,410	\$8.10000	\$173,756
2035-36	\$21,839,423	\$8.10000	\$176,899

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	\$6,852,986	(\$2.32989)	\$705
2027-28	\$6,647,877	(\$2.28180)	-\$84
2028-29	\$7,437,075	(\$2.37314)	-\$155
2029-30	\$7,249,202	(\$2.33104)	-\$942
2030-31	\$8,108,535	(\$2.52673)	-\$3,069
2031-32	\$7,903,055	(\$2.48843)	-\$4,050
2032-33	\$8,799,720	(\$2.67496)	-\$6,416
2033-34	\$8,575,662	(\$2.64005)	-\$7,598
2034-35	\$9,510,860	(\$2.81810)	-\$10,217
2035-36	\$9,267,288	(\$2.78461)	-\$11,555

CITY OF RUTHVEN, 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	\$199	\$344	\$50,000	\$51,515	\$199	\$287	\$50,000	\$58,947	\$179	\$50	\$153	\$50	\$199	\$329
\$100,000	\$123,480	\$397	\$688	\$100,000	\$103,030	\$397	\$574	\$100,000	\$117,894	\$378	\$378	\$352	\$378	\$397	\$657
\$150,000	\$185,220	\$596	\$1,032	\$150,000	\$154,545	\$596	\$861	\$150,000	\$176,842	\$576	\$707	\$550	\$707	\$596	\$986
\$200,000	\$246,960	\$972	\$1,376	\$200,000	\$206,060	\$972	\$1,148	\$200,000	\$235,789	\$775	\$1,035	\$749	\$1,035	\$794	\$1,314
\$250,000	\$308,700	\$1,349	\$1,720	\$250,000	\$257,575	\$1,349	\$1,436	\$250,000	\$294,736	\$973	\$1,364	\$947	\$1,364	\$993	\$1,643
\$300,000	\$370,440	\$1,725	\$2,065	\$300,000	\$309,090	\$1,725	\$1,723	\$300,000	\$353,683	\$1,172	\$1,693	\$1,146	\$1,693	\$1,191	\$1,971
\$400,000	\$493,920	\$2,479	\$2,753	\$400,000	\$412,120	\$2,479	\$2,297	\$400,000	\$471,578	\$1,569	\$2,350	\$1,543	\$2,350	\$1,588	\$2,628
\$500,000	\$617,400	\$3,232	\$3,441	\$500,000	\$515,151	\$3,232	\$2,871	\$500,000	\$589,472	\$1,966	\$3,007	\$1,940	\$3,007	\$1,985	\$3,285
\$600,000	\$740,880	\$3,985	\$4,129	\$600,000	\$618,181	\$3,985	\$3,445	\$600,000	\$707,366	\$2,363	\$3,664	\$2,337	\$3,664	\$2,382	\$3,942
\$700,000	\$864,360	\$4,739	\$4,817	\$700,000	\$721,211	\$4,739	\$4,020	\$700,000	\$825,261	\$2,760	\$4,321	\$2,734	\$4,321	\$2,779	\$4,599
\$800,000	\$987,840	\$5,492	\$5,505	\$800,000	\$824,241	\$5,492	\$4,594	\$800,000	\$943,155	\$3,157	\$4,978	\$3,131	\$4,978	\$3,176	\$5,256
\$900,000	\$1,111,320	\$6,245	\$6,194	\$900,000	\$927,271	\$6,245	\$5,168	\$900,000	\$1,061,050	\$3,554	\$5,635	\$3,528	\$5,635	\$3,573	\$5,914
\$1,000,000	\$1,234,800	\$6,999	\$6,882	\$1,000,000	\$1,030,301	\$6,999	\$5,742	\$1,000,000	\$1,178,944	\$3,951	\$6,292	\$3,925	\$6,292	\$3,970	\$6,571
\$2,000,000	\$2,469,600	\$14,532	\$13,764	\$2,000,000	\$2,060,602	\$14,532	\$11,484	\$2,000,000	\$2,357,888	\$7,921	\$12,862	\$7,895	\$12,862	\$7,940	\$13,141
\$3,000,000	\$3,704,400	\$22,065	\$20,646	\$3,000,000	\$3,090,903	\$22,065	\$17,226	\$3,000,000	\$3,536,832	\$11,891	\$19,433	\$11,865	\$19,433	\$11,910	\$19,712
\$4,000,000	\$4,939,200	\$29,598	\$27,527	\$4,000,000	\$4,121,204	\$29,598	\$22,969	\$4,000,000	\$4,715,776	\$15,861	\$26,004	\$15,835	\$26,004	\$15,880	\$26,282
\$5,000,000	\$6,174,000	\$37,131	\$34,409	\$5,000,000	\$5,151,505	\$37,131	\$28,711	\$5,000,000	\$5,894,720	\$19,831	\$32,574	\$19,805	\$32,574	\$19,850	\$32,853
\$6,000,000	\$7,408,800	\$44,664	\$41,291	\$6,000,000	\$6,181,806	\$44,664	\$34,453	\$6,000,000	\$7,073,664	\$23,801	\$39,145	\$23,775	\$39,145	\$23,820	\$39,423
\$7,000,000	\$8,643,600	\$52,197	\$48,173	\$7,000,000	\$7,212,107	\$52,197	\$40,195	\$7,000,000	\$8,252,608	\$27,771	\$45,715	\$27,745	\$45,715	\$27,790	\$45,994
\$8,000,000	\$9,878,400	\$59,730	\$55,055	\$8,000,000	\$8,242,408	\$59,730	\$45,937	\$8,000,000	\$9,431,552	\$31,741	\$52,286	\$31,715	\$52,286	\$31,760	\$52,565
\$9,000,000	\$11,113,200	\$67,263	\$61,937	\$9,000,000	\$9,272,709	\$67,263	\$51,679	\$9,000,000	\$10,610,496	\$35,711	\$58,856	\$35,685	\$58,856	\$35,730	\$59,135
\$10,000,000	\$12,348,000	\$74,796	\$68,819	\$10,000,000	\$10,303,010	\$74,796	\$57,421	\$10,000,000	\$11,789,440	\$39,681	\$65,427	\$39,655	\$65,427	\$39,700	\$65,706
\$15,000,000	\$18,522,000	\$112,461	\$103,228	\$15,000,000	\$15,454,515	\$112,461	\$86,132	\$15,000,000	\$17,684,160	\$59,531	\$98,280	\$59,505	\$98,280	\$59,550	\$98,559
\$20,000,000	\$24,696,000	\$150,126	\$137,637	\$20,000,000	\$20,606,020	\$150,126	\$114,843	\$20,000,000	\$23,578,880	\$79,381	\$131,133	\$79,355	\$131,133	\$79,400	\$131,411
\$25,000,000	\$30,870,000	\$187,791	\$172,047	\$25,000,000	\$25,757,525	\$187,791	\$143,554	\$25,000,000	\$29,473,600	\$99,231	\$163,986	\$99,206	\$163,986	\$99,251	\$164,264
\$30,000,000	\$37,044,000	\$225,456	\$206,456	\$30,000,000	\$30,909,030	\$225,456	\$172,264	\$30,000,000	\$35,368,320	\$119,081	\$196,839	\$119,056	\$196,839	\$119,101	\$197,117
\$35,000,000	\$43,218,000	\$263,121	\$240,866	\$35,000,000	\$36,060,535	\$263,121	\$200,975	\$35,000,000	\$41,263,040	\$138,932	\$229,691	\$138,906	\$229,691	\$138,951	\$229,970
\$40,000,000	\$49,392,000	\$300,786	\$275,275	\$40,000,000	\$41,212,040	\$300,786	\$229,686	\$40,000,000	\$47,157,760	\$158,782	\$262,544	\$158,756	\$262,544	\$158,801	\$262,823
\$45,000,000	\$55,566,000	\$338,451	\$309,684	\$45,000,000	\$46,363,545	\$338,451	\$258,397	\$45,000,000	\$53,052,480	\$178,632	\$295,397	\$178,606	\$295,397	\$178,651	\$295,676
\$50,000,000	\$61,740,000	\$376,116	\$344,094	\$50,000,000	\$51,515,050	\$376,116	\$287,107	\$50,000,000	\$58,947,200	\$198,482	\$328,250	\$198,456	\$328,250	\$198,501	\$328,529

CITY OF RUTHVEN, 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	73.35%	\$89	44.64%	(\$129)	(72.18%)	(\$104)	(67.50%)	\$130	65.50%
\$100,000	\$291	73.35%	\$177	44.64%	\$1	0.17%	\$26	7.52%	\$260	65.50%
\$150,000	\$437	73.35%	\$266	44.64%	\$131	22.68%	\$156	28.43%	\$390	65.50%
\$200,000	\$404	41.58%	\$176	18.13%	\$261	33.65%	\$287	38.25%	\$520	65.50%
\$250,000	\$372	27.56%	\$87	6.43%	\$391	40.15%	\$417	43.96%	\$650	65.50%
\$300,000	\$339	19.65%	(\$3)	(0.16%)	\$521	44.44%	\$547	47.70%	\$780	65.50%
\$400,000	\$274	11.05%	(\$182)	(7.34%)	\$781	49.77%	\$807	52.28%	\$1,040	65.50%
\$500,000	\$209	6.46%	(\$361)	(11.17%)	\$1,041	52.95%	\$1,067	54.98%	\$1,300	65.50%
\$600,000	\$144	3.61%	(\$540)	(13.55%)	\$1,301	55.06%	\$1,327	56.77%	\$1,560	65.50%
\$700,000	\$79	1.66%	(\$719)	(15.18%)	\$1,561	56.56%	\$1,587	58.04%	\$1,820	65.50%
\$800,000	\$14	0.25%	(\$898)	(16.36%)	\$1,821	57.69%	\$1,847	58.99%	\$2,080	65.50%
\$900,000	(\$52)	(0.83%)	(\$1,077)	(17.25%)	\$2,081	58.56%	\$2,107	59.72%	\$2,340	65.50%
\$1,000,000	(\$117)	(1.67%)	(\$1,256)	(17.95%)	\$2,341	59.26%	\$2,367	60.30%	\$2,601	65.50%
\$2,000,000	(\$768)	(5.28%)	(\$3,047)	(20.97%)	\$4,942	62.39%	\$4,967	62.92%	\$5,201	65.50%
\$3,000,000	(\$1,419)	(6.43%)	(\$4,838)	(21.93%)	\$7,542	63.43%	\$7,568	63.78%	\$7,802	65.50%
\$4,000,000	(\$2,070)	(6.99%)	(\$6,629)	(22.40%)	\$10,143	63.95%	\$10,169	64.22%	\$10,402	65.50%
\$5,000,000	(\$2,721)	(7.33%)	(\$8,420)	(22.68%)	\$12,743	64.26%	\$12,769	64.47%	\$13,003	65.50%
\$6,000,000	(\$3,372)	(7.55%)	(\$10,211)	(22.86%)	\$15,344	64.47%	\$15,370	64.65%	\$15,603	65.50%
\$7,000,000	(\$4,023)	(7.71%)	(\$12,002)	(22.99%)	\$17,944	64.62%	\$17,970	64.77%	\$18,204	65.50%
\$8,000,000	(\$4,675)	(7.83%)	(\$13,792)	(23.09%)	\$20,545	64.73%	\$20,571	64.86%	\$20,804	65.50%
\$9,000,000	(\$5,326)	(7.92%)	(\$15,583)	(23.17%)	\$23,146	64.81%	\$23,171	64.93%	\$23,405	65.50%
\$10,000,000	(\$5,977)	(7.99%)	(\$17,374)	(23.23%)	\$25,746	64.88%	\$25,772	64.99%	\$26,005	65.50%
\$15,000,000	(\$9,232)	(8.21%)	(\$26,328)	(23.41%)	\$38,749	65.09%	\$38,775	65.16%	\$39,008	65.50%
\$20,000,000	(\$12,488)	(8.32%)	(\$35,283)	(23.50%)	\$51,752	65.19%	\$51,777	65.25%	\$52,011	65.50%
\$25,000,000	(\$15,744)	(8.38%)	(\$44,237)	(23.56%)	\$64,754	65.26%	\$64,780	65.30%	\$65,014	65.50%
\$30,000,000	(\$18,999)	(8.43%)	(\$53,191)	(23.59%)	\$77,757	65.30%	\$77,783	65.33%	\$78,016	65.50%
\$35,000,000	(\$22,255)	(8.46%)	(\$62,145)	(23.62%)	\$90,760	65.33%	\$90,786	65.36%	\$91,019	65.50%
\$40,000,000	(\$25,511)	(8.48%)	(\$71,100)	(23.64%)	\$103,763	65.35%	\$103,788	65.38%	\$104,022	65.50%
\$45,000,000	(\$28,766)	(8.50%)	(\$80,054)	(23.65%)	\$116,765	65.37%	\$116,791	65.39%	\$117,025	65.50%
\$50,000,000	(\$32,022)	(8.51%)	(\$89,008)	(23.67%)	\$129,768	65.38%	\$129,794	65.40%	\$130,027	65.50%