

CITY OF ZEARING, 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	\$7.63506	\$140,096	\$0	\$140,096	
2026-27	\$4.07089	\$142,898	\$4,166	\$147,063	5.0%
2027-28	\$4.15744	\$150,005	\$4,254	\$154,259	4.9%
2028-29	\$4.05128	\$157,344	\$4,146	\$161,490	4.7%
2029-30	\$4.13549	\$164,720	\$4,232	\$168,951	4.6%
2030-31	\$4.02874	\$172,330	\$4,123	\$176,453	4.4%
2031-32	\$4.11220	\$179,982	\$4,208	\$184,190	4.4%
2032-33	\$4.00636	\$187,874	\$4,100	\$191,974	4.2%
2033-34	\$4.08911	\$195,813	\$4,184	\$199,998	4.2%
2034-35	\$3.98414	\$203,998	\$4,077	\$208,075	4.0%
2035-36	\$4.06376	\$212,108	\$4,158	\$216,267	3.9%

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	\$39,855,850	\$18,349,010	\$0	\$18,349,010
2026-27	\$38,415,267	\$36,125,595	\$0	\$36,125,595
2027-28	\$39,393,952	\$37,104,280	\$0	\$37,104,280
2028-29	\$42,151,076	\$39,861,404	\$0	\$39,861,404
2029-30	\$43,143,687	\$40,854,015	\$0	\$40,854,015
2030-31	\$46,088,256	\$43,798,584	\$0	\$43,798,584
2031-32	\$47,080,868	\$44,791,196	\$0	\$44,791,196
2032-33	\$50,206,924	\$47,917,252	\$0	\$47,917,252
2033-34	\$51,199,535	\$48,909,863	\$0	\$48,909,863
2034-35	\$54,515,416	\$52,225,744	\$0	\$52,225,744
2035-36	\$55,508,027	\$53,218,355	\$0	\$53,218,355

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	88.10%	-1.65%	86.45%	11.69%	0.00%	1.87%
2026-27	103.21%	-17.80%	85.41%	13.13%	0.00%	0.95%
2027-28	100.86%	-17.44%	83.42%	15.17%	0.00%	0.92%
2028-29	97.99%	-16.32%	81.67%	17.05%	0.00%	0.86%
2029-30	95.94%	-15.99%	79.96%	18.80%	0.00%	0.84%
2030-31	93.39%	-14.96%	78.43%	20.44%	0.00%	0.78%
2031-32	91.63%	-14.69%	76.94%	21.96%	0.00%	0.77%
2032-33	89.36%	-13.77%	75.59%	23.40%	0.00%	0.72%
2033-34	87.83%	-13.55%	74.28%	24.74%	0.00%	0.70%
2034-35	85.81%	-12.74%	73.08%	26.02%	0.00%	0.66%
2035-36	84.47%	-12.55%	71.92%	27.20%	0.00%	0.64%

**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 ZEARING, 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	\$18,349,010	\$7.63506	\$140,096
2026-27	\$36,125,595	\$4.07089	\$147,063
2027-28	\$37,104,280	\$4.15744	\$154,259
2028-29	\$39,861,404	\$4.05128	\$161,490
2029-30	\$40,854,015	\$4.13549	\$168,951
2030-31	\$43,798,584	\$4.02874	\$176,453
2031-32	\$44,791,196	\$4.11220	\$184,190
2032-33	\$47,917,252	\$4.00636	\$191,974
2033-34	\$48,909,863	\$4.08911	\$199,998
2034-35	\$52,225,744	\$3.98414	\$208,075
2035-36	\$53,218,355	\$4.06376	\$216,267

**CITY OF ZEARING, 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	\$18,349,010	\$7.63506	\$140,096
2026-27	\$19,179,659	\$7.48535	\$143,566
2027-28	\$20,141,579	\$7.33858	\$147,811
2028-29	\$21,426,155	\$7.33858	\$157,238
2029-30	\$22,409,769	\$7.33858	\$164,456
2030-31	\$23,788,653	\$7.33858	\$174,575
2031-32	\$24,795,046	\$7.33858	\$181,960
2032-33	\$26,273,018	\$7.33858	\$192,807
2033-34	\$27,303,453	\$7.33858	\$200,369
2034-35	\$28,885,583	\$7.33858	\$211,979
2035-36	\$29,941,260	\$7.33858	\$219,726

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	\$16,945,936	(\$3.41446)	\$3,497
2027-28	\$16,962,702	(\$3.18114)	\$6,448
2028-29	\$18,435,249	(\$3.28730)	\$4,252
2029-30	\$18,444,245	(\$3.20309)	\$4,495
2030-31	\$20,009,931	(\$3.30984)	\$1,878
2031-32	\$19,996,149	(\$3.22638)	\$2,230
2032-33	\$21,644,234	(\$3.33222)	-\$833
2033-34	\$21,606,411	(\$3.24947)	-\$371
2034-35	\$23,340,161	(\$3.35444)	-\$3,904
2035-36	\$23,277,095	(\$3.27482)	-\$3,460

CITY OF ZEARING, 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	\$181	\$249	\$50,000	\$51,515	\$181	\$208	\$50,000	\$58,947	\$164	\$36	\$140	\$36	\$181	\$237
\$100,000	\$123,480	\$362	\$497	\$100,000	\$103,030	\$362	\$415	\$100,000	\$117,894	\$345	\$274	\$321	\$274	\$362	\$475
\$150,000	\$185,220	\$543	\$746	\$150,000	\$154,545	\$543	\$623	\$150,000	\$176,842	\$526	\$511	\$502	\$511	\$543	\$712
\$200,000	\$246,960	\$887	\$995	\$200,000	\$206,060	\$887	\$830	\$200,000	\$235,789	\$707	\$748	\$683	\$748	\$724	\$950
\$250,000	\$308,700	\$1,230	\$1,244	\$250,000	\$257,575	\$1,230	\$1,038	\$250,000	\$294,736	\$888	\$986	\$864	\$986	\$905	\$1,187
\$300,000	\$370,440	\$1,574	\$1,492	\$300,000	\$309,090	\$1,574	\$1,245	\$300,000	\$353,683	\$1,069	\$1,223	\$1,045	\$1,223	\$1,086	\$1,425
\$400,000	\$493,920	\$2,261	\$1,990	\$400,000	\$412,120	\$2,261	\$1,660	\$400,000	\$471,578	\$1,431	\$1,698	\$1,407	\$1,698	\$1,449	\$1,900
\$500,000	\$617,400	\$2,948	\$2,487	\$500,000	\$515,151	\$2,948	\$2,075	\$500,000	\$589,472	\$1,793	\$2,173	\$1,770	\$2,173	\$1,811	\$2,375
\$600,000	\$740,880	\$3,635	\$2,985	\$600,000	\$618,181	\$3,635	\$2,490	\$600,000	\$707,366	\$2,155	\$2,648	\$2,132	\$2,648	\$2,173	\$2,850
\$700,000	\$864,360	\$4,323	\$3,482	\$700,000	\$721,211	\$4,323	\$2,906	\$700,000	\$825,261	\$2,517	\$3,123	\$2,494	\$3,123	\$2,535	\$3,325
\$800,000	\$987,840	\$5,010	\$3,980	\$800,000	\$824,241	\$5,010	\$3,321	\$800,000	\$943,155	\$2,880	\$3,598	\$2,856	\$3,598	\$2,897	\$3,800
\$900,000	\$1,111,320	\$5,697	\$4,477	\$900,000	\$927,271	\$5,697	\$3,736	\$900,000	\$1,061,050	\$3,242	\$4,073	\$3,218	\$4,073	\$3,259	\$4,275
\$1,000,000	\$1,234,800	\$6,384	\$4,975	\$1,000,000	\$1,030,301	\$6,384	\$4,151	\$1,000,000	\$1,178,944	\$3,604	\$4,548	\$3,580	\$4,548	\$3,621	\$4,750
\$2,000,000	\$2,469,600	\$13,256	\$9,949	\$2,000,000	\$2,060,602	\$13,256	\$8,302	\$2,000,000	\$2,357,888	\$7,225	\$9,298	\$7,202	\$9,298	\$7,243	\$9,499
\$3,000,000	\$3,704,400	\$20,127	\$14,924	\$3,000,000	\$3,090,903	\$20,127	\$12,452	\$3,000,000	\$3,536,832	\$10,847	\$14,048	\$10,823	\$14,048	\$10,864	\$14,249
\$4,000,000	\$4,939,200	\$26,999	\$19,899	\$4,000,000	\$4,121,204	\$26,999	\$16,603	\$4,000,000	\$4,715,776	\$14,468	\$18,797	\$14,445	\$18,797	\$14,486	\$18,999
\$5,000,000	\$6,174,000	\$33,870	\$24,873	\$5,000,000	\$5,151,505	\$33,870	\$20,754	\$5,000,000	\$5,894,720	\$18,090	\$23,547	\$18,066	\$23,547	\$18,107	\$23,748
\$6,000,000	\$7,408,800	\$40,742	\$29,848	\$6,000,000	\$6,181,806	\$40,742	\$24,905	\$6,000,000	\$7,073,664	\$21,711	\$28,297	\$21,687	\$28,297	\$21,729	\$28,498
\$7,000,000	\$8,643,600	\$47,613	\$34,823	\$7,000,000	\$7,212,107	\$47,613	\$29,056	\$7,000,000	\$8,252,608	\$25,332	\$33,046	\$25,309	\$33,046	\$25,350	\$33,248
\$8,000,000	\$9,878,400	\$54,485	\$39,798	\$8,000,000	\$8,242,408	\$54,485	\$33,207	\$8,000,000	\$9,431,552	\$28,954	\$37,796	\$28,930	\$37,796	\$28,971	\$37,997
\$9,000,000	\$11,113,200	\$61,356	\$44,772	\$9,000,000	\$9,272,709	\$61,356	\$37,357	\$9,000,000	\$10,610,496	\$32,575	\$42,545	\$32,552	\$42,545	\$32,593	\$42,747
\$10,000,000	\$12,348,000	\$68,228	\$49,747	\$10,000,000	\$10,303,010	\$68,228	\$41,508	\$10,000,000	\$11,789,440	\$36,197	\$47,295	\$36,173	\$47,295	\$36,214	\$47,497
\$15,000,000	\$18,522,000	\$102,586	\$74,620	\$15,000,000	\$15,454,515	\$102,586	\$62,262	\$15,000,000	\$17,684,160	\$54,304	\$71,043	\$54,280	\$71,043	\$54,321	\$71,245
\$20,000,000	\$24,696,000	\$136,944	\$99,494	\$20,000,000	\$20,606,020	\$136,944	\$83,016	\$20,000,000	\$23,578,880	\$72,411	\$94,792	\$72,388	\$94,792	\$72,429	\$94,993
\$25,000,000	\$30,870,000	\$171,301	\$124,367	\$25,000,000	\$25,757,525	\$171,301	\$103,770	\$25,000,000	\$29,473,600	\$90,518	\$118,540	\$90,495	\$118,540	\$90,536	\$118,741
\$30,000,000	\$37,044,000	\$205,659	\$149,241	\$30,000,000	\$30,909,030	\$205,659	\$124,524	\$30,000,000	\$35,368,320	\$108,625	\$142,288	\$108,602	\$142,288	\$108,643	\$142,490
\$35,000,000	\$43,218,000	\$240,017	\$174,114	\$35,000,000	\$36,060,535	\$240,017	\$145,279	\$35,000,000	\$41,263,040	\$126,732	\$166,037	\$126,709	\$166,037	\$126,750	\$166,238
\$40,000,000	\$49,392,000	\$274,375	\$198,988	\$40,000,000	\$41,212,040	\$274,375	\$166,033	\$40,000,000	\$47,157,760	\$144,840	\$189,785	\$144,816	\$189,785	\$144,857	\$189,986
\$45,000,000	\$55,566,000	\$308,732	\$223,861	\$45,000,000	\$46,363,545	\$308,732	\$186,787	\$45,000,000	\$53,052,480	\$162,947	\$213,533	\$162,923	\$213,533	\$162,964	\$213,735
\$50,000,000	\$61,740,000	\$343,090	\$248,734	\$50,000,000	\$51,515,050	\$343,090	\$207,541	\$50,000,000	\$58,947,200	\$181,054	\$237,282	\$181,030	\$237,282	\$181,072	\$237,483

CITY OF            ZEARING, 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	\$68	37.37%	\$26	14.62%	(\$127)	(77.95%)	(\$104)	(74.25%)	\$56	31.15%
\$100,000	\$135	37.37%	\$53	14.62%	(\$71)	(20.62%)	(\$48)	(14.80%)	\$113	31.15%
\$150,000	\$203	37.37%	\$79	14.62%	(\$15)	(2.78%)	\$9	1.77%	\$169	31.15%
\$200,000	\$108	12.20%	(\$57)	(6.39%)	\$42	5.91%	\$65	9.56%	\$226	31.15%
\$250,000	\$13	1.08%	(\$193)	(15.66%)	\$98	11.06%	\$122	14.08%	\$282	31.15%
\$300,000	(\$82)	(5.18%)	(\$329)	(20.88%)	\$155	14.46%	\$178	17.04%	\$338	31.15%
\$400,000	(\$271)	(12.00%)	(\$601)	(26.57%)	\$267	18.69%	\$291	20.67%	\$451	31.15%
\$500,000	(\$461)	(15.63%)	(\$873)	(29.61%)	\$380	21.21%	\$404	22.82%	\$564	31.15%
\$600,000	(\$651)	(17.90%)	(\$1,145)	(31.49%)	\$493	22.88%	\$517	24.23%	\$677	31.15%
\$700,000	(\$840)	(19.44%)	(\$1,417)	(32.78%)	\$606	24.07%	\$629	25.24%	\$790	31.15%
\$800,000	(\$1,030)	(20.56%)	(\$1,689)	(33.72%)	\$719	24.96%	\$742	25.99%	\$903	31.15%
\$900,000	(\$1,220)	(21.41%)	(\$1,961)	(34.42%)	\$832	25.65%	\$855	26.57%	\$1,015	31.15%
\$1,000,000	(\$1,409)	(22.08%)	(\$2,233)	(34.98%)	\$944	26.20%	\$968	27.03%	\$1,128	31.15%
\$2,000,000	(\$3,306)	(24.94%)	(\$4,954)	(37.37%)	\$2,073	28.69%	\$2,096	29.11%	\$2,256	31.15%
\$3,000,000	(\$5,203)	(25.85%)	(\$7,675)	(38.13%)	\$3,201	29.51%	\$3,224	29.79%	\$3,385	31.15%
\$4,000,000	(\$7,100)	(26.30%)	(\$10,395)	(38.50%)	\$4,329	29.92%	\$4,353	30.13%	\$4,513	31.15%
\$5,000,000	(\$8,997)	(26.56%)	(\$13,116)	(38.72%)	\$5,457	30.17%	\$5,481	30.34%	\$5,641	31.15%
\$6,000,000	(\$10,894)	(26.74%)	(\$15,837)	(38.87%)	\$6,585	30.33%	\$6,609	30.47%	\$6,769	31.15%
\$7,000,000	(\$12,791)	(26.86%)	(\$18,558)	(38.98%)	\$7,714	30.45%	\$7,737	30.57%	\$7,898	31.15%
\$8,000,000	(\$14,687)	(26.96%)	(\$21,278)	(39.05%)	\$8,842	30.54%	\$8,865	30.64%	\$9,026	31.15%
\$9,000,000	(\$16,584)	(27.03%)	(\$23,999)	(39.11%)	\$9,970	30.61%	\$9,994	30.70%	\$10,154	31.15%
\$10,000,000	(\$18,481)	(27.09%)	(\$26,720)	(39.16%)	\$11,098	30.66%	\$11,122	30.75%	\$11,282	31.15%
\$15,000,000	(\$27,965)	(27.26%)	(\$40,324)	(39.31%)	\$16,740	30.83%	\$16,763	30.88%	\$16,923	31.15%
\$20,000,000	(\$37,450)	(27.35%)	(\$53,927)	(39.38%)	\$22,381	30.91%	\$22,404	30.95%	\$22,565	31.15%
\$25,000,000	(\$46,934)	(27.40%)	(\$67,531)	(39.42%)	\$28,022	30.96%	\$28,045	30.99%	\$28,206	31.15%
\$30,000,000	(\$56,418)	(27.43%)	(\$81,135)	(39.45%)	\$33,663	30.99%	\$33,687	31.02%	\$33,847	31.15%
\$35,000,000	(\$65,903)	(27.46%)	(\$94,738)	(39.47%)	\$39,304	31.01%	\$39,328	31.04%	\$39,488	31.15%
\$40,000,000	(\$75,387)	(27.48%)	(\$108,342)	(39.49%)	\$44,945	31.03%	\$44,969	31.05%	\$45,129	31.15%
\$45,000,000	(\$84,871)	(27.49%)	(\$121,946)	(39.50%)	\$50,586	31.04%	\$50,610	31.06%	\$50,770	31.15%
\$50,000,000	(\$94,356)	(27.50%)	(\$135,549)	(39.51%)	\$56,228	31.06%	\$56,251	31.07%	\$56,411	31.15%