

Schertz, City of
Tax Rate Impact Analysis - Funding Strategy with Structured Debt Service and Maintaining Existing I&S Rate
May 12, 2026

Purpose	Future Issuances				
	2026	2027	2028	2033	Totals
Drainage	\$ 1,100,000	\$ -	\$ -	\$ -	\$ 1,100,000
Parks	-	-	-	2,000,000	\$ 2,000,000
Streets	7,842,000	2,500,000	4,583,000	72,069,300	86,994,300
Facilities	900,000	3,350,000	5,300,000	54,000,000	63,550,000
Totals	\$ 9,842,000	\$ 8,530,000	\$ 6,342,000	\$ 132,456,600	\$ 157,170,600

FYE 9/30	Freeze Adjusted TAV ⁽¹⁾	Annual Growth Rate	Existing Debt Service ⁽²⁾	I&S Rate	Plus: \$9.85MM Series 2026 ⁽³⁾	Plus: \$15MM Series 2027 ⁽³⁾⁽⁴⁾	Total Debt Service	Less: Freeze to I&S ⁽⁵⁾	Less: Use of I&S Fund Balance	New NetTotal Debt Service	I&S
2026	\$ 5,734,815,455		\$ 11,541,013	0.2012			-	\$ 1,100,000	\$ 800,000	\$ 9,641,013	0.1681
2027	6,050,230,305	5.50%	10,519,393	0.1739	\$ 751,163		\$ 751,163	1,100,000	-	10,170,556	0.1681
2028	6,261,988,366	3.50%	10,364,690	0.1655	756,538	\$ 687,500	1,444,038	1,100,000	182,000	10,526,727	0.1681
2029	6,481,157,959	3.50%	10,024,578	0.1547	829,438	1,140,000	1,969,438	1,100,000	-	10,894,016	0.1681
2030	6,707,998,487	3.50%	10,023,919	0.1494	737,000	1,105,375	1,842,375	1,100,000	-	10,766,294	0.1605
2031	6,942,778,434	3.50%	10,134,950	0.1460	740,800	1,242,125	1,982,925	1,100,000	-	11,017,875	0.1587
2032	6,942,778,434	0.00%	8,975,281	0.1293	738,813	1,244,125	1,982,938	1,100,000	-	9,858,219	0.1420
2033	6,942,778,434	0.00%	8,508,650	0.1226	741,038	1,239,750	1,980,788	1,100,000	-	9,389,438	0.1352
2034	6,942,778,434	0.00%	7,915,181	0.1140	737,475	1,239,000	1,976,475	1,100,000	-	8,791,656	0.1266
2035	6,942,778,434	0.00%	7,922,519	0.1141	738,125	1,241,625	1,979,750	1,100,000	-	8,802,269	0.1268
2036	6,942,778,434	0.00%	7,931,603	0.1142	737,875	1,242,500	1,980,375	1,100,000	-	8,811,978	0.1269
2037	6,942,778,434	0.00%	6,914,266	0.0996	736,725	1,241,625	1,978,350	1,100,000	-	7,792,616	0.1122
2038	6,942,778,434	0.00%	6,275,625	0.0904	739,563	1,239,000	1,978,563	1,100,000	-	7,154,188	0.1030
2039	6,942,778,434	0.00%	5,982,113	0.0862	741,275	1,239,500	1,980,775	1,100,000	-	6,862,888	0.0988
2040	6,942,778,434	0.00%	5,787,269	0.0834	736,975	1,242,875	1,979,850	1,100,000	-	6,667,119	0.0960
2041	6,942,778,434	0.00%	5,790,906	0.0834	736,663	1,239,125	1,975,788	1,100,000	-	6,666,694	0.0960
2042	6,942,778,434	0.00%	5,794,800	0.0835	740,113	1,243,125	1,983,238	1,100,000	-	6,678,038	0.0962
2043	6,942,778,434	0.00%	3,557,350	0.0512	737,325	1,239,750	1,977,075	1,100,000	-	4,434,425	0.0639
2044	6,942,778,434	0.00%	3,554,950	0.0512	738,300	1,243,875	1,982,175	1,100,000	-	4,437,125	0.0639
2045	6,942,778,434	0.00%	2,296,000	0.0331	737,925	1,240,375	1,978,300	1,100,000	-	3,174,300	0.0457
2046	6,942,778,434	0.00%	-	0.0000	736,200	1,239,250	1,975,450	1,100,000	-	875,450	0.0126
2047	6,942,778,434	0.00%	-	0.0000	-	1,240,250	1,240,250	1,100,000	-	140,250	0.0020
			\$ 149,815,055		\$ 14,889,325	\$ 24,030,750	\$ 38,920,075		\$ 982,000	\$ 163,553,130	

⁽¹⁾ 2026 Freeze Adjusted Values. Future growth estimated at 5.5% the next year, 3.5% growth for 4 years and 0% growth thereafter.

⁽²⁾ Reflects the General Fund supported debt as reflected in the City's latest debt model.

⁽³⁾ Calculated with an interest rate of 4.5% for illustrative purposes only.

⁽⁴⁾ Combines 2027 & 2028 CIP plans

⁽⁵⁾ Represents unincumbered fund amount for FYE 2025 and carried forward. Subject to change each year. Derived from City's TNT model.