

CITY OF DECORAH, 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	\$8.12463	\$3,454,067	\$0	\$3,454,067	
2026-27	\$4.58491	\$3,523,149	\$44,537	\$3,567,685	3.3%
2027-28	\$4.64287	\$3,603,828	\$45,100	\$3,648,928	2.3%
2028-29	\$4.53551	\$3,721,906	\$44,057	\$3,765,963	3.2%
2029-30	\$4.58920	\$3,802,872	\$44,578	\$3,847,450	2.2%
2030-31	\$4.48147	\$3,924,395	\$43,532	\$3,967,927	3.1%
2031-32	\$4.53118	\$4,004,366	\$44,015	\$4,048,381	2.0%
2032-33	\$4.42471	\$4,129,346	\$42,980	\$4,172,326	3.1%
2033-34	\$4.47076	\$4,208,276	\$43,428	\$4,251,704	1.9%
2034-35	\$4.36564	\$4,336,736	\$42,407	\$4,379,143	3.0%
2035-36	\$4.40833	\$4,414,596	\$42,821	\$4,457,418	1.8%

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	\$840,810,600	\$425,135,161	\$7,615,406	\$432,750,567
2026-27	\$833,953,711	\$778,135,580	\$8,529,255	\$786,664,834
2027-28	\$841,738,914	\$785,920,782	\$8,529,255	\$794,450,037
2028-29	\$886,572,942	\$830,328,348	\$8,955,717	\$839,284,065
2029-30	\$894,615,144	\$838,370,550	\$8,955,717	\$847,326,267
2030-31	\$942,099,816	\$885,407,436	\$9,403,503	\$894,810,939
2031-32	\$950,142,018	\$893,449,638	\$9,403,503	\$902,853,141
2032-33	\$1,000,122,911	\$942,960,355	\$9,873,678	\$952,834,034
2033-34	\$1,008,165,113	\$951,002,558	\$9,873,678	\$960,876,236
2034-35	\$1,060,749,248	\$1,003,093,009	\$10,367,362	\$1,013,460,371
2035-36	\$1,068,791,450	\$1,011,135,211	\$10,367,362	\$1,021,502,573

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	67.96%	-1.25%	66.71%	29.78%	1.70%	1.81%
2026-27	86.87%	-12.53%	74.34%	23.44%	1.07%	1.00%
2027-28	86.96%	-12.65%	74.31%	23.49%	1.06%	0.99%
2028-29	86.51%	-12.20%	74.30%	23.60%	1.02%	0.93%
2029-30	86.57%	-12.28%	74.29%	23.64%	1.01%	0.92%
2030-31	86.10%	-11.81%	74.28%	23.75%	0.96%	0.88%
2031-32	86.17%	-11.90%	74.27%	23.78%	0.96%	0.87%
2032-33	85.70%	-11.44%	74.26%	23.89%	0.91%	0.82%
2033-34	85.77%	-11.52%	74.25%	23.92%	0.91%	0.81%
2034-35	85.31%	-11.08%	74.23%	24.03%	0.87%	0.77%
2035-36	85.38%	-11.16%	74.21%	24.05%	0.86%	0.77%

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 DECORAH, 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	\$425,135,161	\$8.12463	\$3,454,067
2026-27	\$778,135,580	\$4.58491	\$3,567,685
2027-28	\$785,920,782	\$4.64287	\$3,648,928
2028-29	\$830,328,348	\$4.53551	\$3,765,963
2029-30	\$838,370,550	\$4.58920	\$3,847,450
2030-31	\$885,407,436	\$4.48147	\$3,967,927
2031-32	\$893,449,638	\$4.53118	\$4,048,381
2032-33	\$942,960,355	\$4.42471	\$4,172,326
2033-34	\$951,002,558	\$4.47076	\$4,251,704
2034-35	\$1,003,093,009	\$4.36564	\$4,379,143
2035-36	\$1,011,135,211	\$4.40833	\$4,457,418

CITY OF DECORAH, 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	\$425,135,161	\$8.12463	\$3,454,067
2026-27	\$444,081,407	\$7.96533	\$3,537,254
2027-28	\$455,565,967	\$7.96533	\$3,628,732
2028-29	\$476,837,549	\$7.96533	\$3,798,167
2029-30	\$488,842,488	\$7.96533	\$3,893,790
2030-31	\$511,358,784	\$7.96533	\$4,073,140
2031-32	\$523,910,434	\$7.96533	\$4,173,118
2032-33	\$547,735,751	\$7.96533	\$4,362,894
2033-34	\$560,864,138	\$7.96533	\$4,467,466
2034-35	\$586,066,973	\$7.96533	\$4,668,215
2035-36	\$599,801,253	\$7.96533	\$4,777,613

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	\$334,054,173	(\$3.38042)	\$30,432
2027-28	\$330,354,815	(\$3.32246)	\$20,196
2028-29	\$353,490,799	(\$3.42982)	-\$32,205
2029-30	\$349,528,061	(\$3.37613)	-\$46,340
2030-31	\$374,048,652	(\$3.48386)	-\$105,213
2031-32	\$369,539,204	(\$3.43415)	-\$124,737
2032-33	\$395,224,604	(\$3.54062)	-\$190,568
2033-34	\$390,138,420	(\$3.49457)	-\$215,762
2034-35	\$417,026,035	(\$3.59969)	-\$289,072
2035-36	\$411,333,958	(\$3.55700)	-\$320,196

CITY OF DECORAH, 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	\$193	\$277	\$50,000	\$51,515	\$193	\$231	\$50,000	\$58,947	\$174	\$40	\$149	\$40	\$193	\$264
\$100,000	\$123,480	\$385	\$553	\$100,000	\$103,030	\$385	\$462	\$100,000	\$117,894	\$367	\$304	\$342	\$304	\$385	\$528
\$150,000	\$185,220	\$578	\$830	\$150,000	\$154,545	\$578	\$693	\$150,000	\$176,842	\$559	\$568	\$534	\$568	\$578	\$793
\$200,000	\$246,960	\$944	\$1,107	\$200,000	\$206,060	\$944	\$923	\$200,000	\$235,789	\$752	\$833	\$727	\$833	\$771	\$1,057
\$250,000	\$308,700	\$1,309	\$1,383	\$250,000	\$257,575	\$1,309	\$1,154	\$250,000	\$294,736	\$945	\$1,097	\$920	\$1,097	\$963	\$1,321
\$300,000	\$370,440	\$1,675	\$1,660	\$300,000	\$309,090	\$1,675	\$1,385	\$300,000	\$353,683	\$1,137	\$1,361	\$1,112	\$1,361	\$1,156	\$1,585
\$400,000	\$493,920	\$2,406	\$2,213	\$400,000	\$412,120	\$2,406	\$1,847	\$400,000	\$471,578	\$1,523	\$1,889	\$1,498	\$1,889	\$1,541	\$2,113
\$500,000	\$617,400	\$3,137	\$2,767	\$500,000	\$515,151	\$3,137	\$2,309	\$500,000	\$589,472	\$1,908	\$2,418	\$1,883	\$2,418	\$1,927	\$2,642
\$600,000	\$740,880	\$3,869	\$3,320	\$600,000	\$618,181	\$3,869	\$2,770	\$600,000	\$707,366	\$2,293	\$2,946	\$2,268	\$2,946	\$2,312	\$3,170
\$700,000	\$864,360	\$4,600	\$3,874	\$700,000	\$721,211	\$4,600	\$3,232	\$700,000	\$825,261	\$2,679	\$3,474	\$2,654	\$3,474	\$2,698	\$3,698
\$800,000	\$987,840	\$5,331	\$4,427	\$800,000	\$824,241	\$5,331	\$3,694	\$800,000	\$943,155	\$3,064	\$4,003	\$3,039	\$4,003	\$3,083	\$4,227
\$900,000	\$1,111,320	\$6,062	\$4,980	\$900,000	\$927,271	\$6,062	\$4,156	\$900,000	\$1,061,050	\$3,450	\$4,531	\$3,425	\$4,531	\$3,468	\$4,755
\$1,000,000	\$1,234,800	\$6,793	\$5,534	\$1,000,000	\$1,030,301	\$6,793	\$4,617	\$1,000,000	\$1,178,944	\$3,835	\$5,059	\$3,810	\$5,059	\$3,854	\$5,283
\$2,000,000	\$2,469,600	\$14,106	\$11,067	\$2,000,000	\$2,060,602	\$14,106	\$9,235	\$2,000,000	\$2,357,888	\$7,689	\$10,343	\$7,664	\$10,343	\$7,707	\$10,567
\$3,000,000	\$3,704,400	\$21,418	\$16,601	\$3,000,000	\$3,090,903	\$21,418	\$13,852	\$3,000,000	\$3,536,832	\$11,542	\$15,626	\$11,517	\$15,626	\$11,561	\$15,850
\$4,000,000	\$4,939,200	\$28,730	\$22,135	\$4,000,000	\$4,121,204	\$28,730	\$18,469	\$4,000,000	\$4,715,776	\$15,396	\$20,910	\$15,371	\$20,910	\$15,415	\$21,134
\$5,000,000	\$6,174,000	\$36,042	\$27,669	\$5,000,000	\$5,151,505	\$36,042	\$23,086	\$5,000,000	\$5,894,720	\$19,250	\$26,193	\$19,224	\$26,193	\$19,268	\$26,417
\$6,000,000	\$7,408,800	\$43,354	\$33,202	\$6,000,000	\$6,181,806	\$43,354	\$27,704	\$6,000,000	\$7,073,664	\$23,103	\$31,476	\$23,078	\$31,476	\$23,122	\$31,700
\$7,000,000	\$8,643,600	\$50,666	\$38,736	\$7,000,000	\$7,212,107	\$50,666	\$32,321	\$7,000,000	\$8,252,608	\$26,957	\$36,760	\$26,932	\$36,760	\$26,976	\$36,984
\$8,000,000	\$9,878,400	\$57,979	\$44,270	\$8,000,000	\$8,242,408	\$57,979	\$36,938	\$8,000,000	\$9,431,552	\$30,810	\$42,043	\$30,785	\$42,043	\$30,829	\$42,267
\$9,000,000	\$11,113,200	\$65,291	\$49,803	\$9,000,000	\$9,272,709	\$65,291	\$41,555	\$9,000,000	\$10,610,496	\$34,664	\$47,327	\$34,639	\$47,327	\$34,683	\$47,551
\$10,000,000	\$12,348,000	\$72,603	\$55,337	\$10,000,000	\$10,303,010	\$72,603	\$46,173	\$10,000,000	\$11,789,440	\$38,518	\$52,610	\$38,493	\$52,610	\$38,536	\$52,834
\$15,000,000	\$18,522,000	\$109,164	\$83,006	\$15,000,000	\$15,454,515	\$109,164	\$69,259	\$15,000,000	\$17,684,160	\$57,786	\$79,027	\$57,761	\$79,027	\$57,805	\$79,251
\$20,000,000	\$24,696,000	\$145,725	\$110,674	\$20,000,000	\$20,606,020	\$145,725	\$92,345	\$20,000,000	\$23,578,880	\$77,054	\$105,444	\$77,029	\$105,444	\$77,073	\$105,668
\$25,000,000	\$30,870,000	\$182,285	\$138,343	\$25,000,000	\$25,757,525	\$182,285	\$115,432	\$25,000,000	\$29,473,600	\$96,322	\$131,861	\$96,297	\$131,861	\$96,341	\$132,085
\$30,000,000	\$37,044,000	\$218,846	\$166,012	\$30,000,000	\$30,909,030	\$218,846	\$138,518	\$30,000,000	\$35,368,320	\$115,591	\$158,278	\$115,566	\$158,278	\$115,609	\$158,502
\$35,000,000	\$43,218,000	\$255,407	\$193,680	\$35,000,000	\$36,060,535	\$255,407	\$161,604	\$35,000,000	\$41,263,040	\$134,859	\$184,695	\$134,834	\$184,695	\$134,878	\$184,919
\$40,000,000	\$49,392,000	\$291,968	\$221,349	\$40,000,000	\$41,212,040	\$291,968	\$184,691	\$40,000,000	\$47,157,760	\$154,127	\$211,112	\$154,102	\$211,112	\$154,146	\$211,336
\$45,000,000	\$55,566,000	\$328,529	\$249,017	\$45,000,000	\$46,363,545	\$328,529	\$207,777	\$45,000,000	\$53,052,480	\$173,395	\$237,529	\$173,370	\$237,529	\$173,414	\$237,753
\$50,000,000	\$61,740,000	\$365,090	\$276,686	\$50,000,000	\$51,515,050	\$365,090	\$230,863	\$50,000,000	\$58,947,200	\$192,663	\$263,946	\$192,638	\$263,946	\$192,682	\$264,170

CITY OF DECORAH, 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	\$84	43.60%	\$38	19.82%	(\$134)	(76.95%)	(\$109)	(73.08%)	\$71	37.10%
\$100,000	\$168	43.60%	\$76	19.82%	(\$62)	(17.02%)	(\$37)	(10.94%)	\$143	37.10%
\$150,000	\$252	43.60%	\$115	19.82%	\$9	1.62%	\$34	6.39%	\$214	37.10%
\$200,000	\$163	17.28%	(\$20)	(2.14%)	\$81	10.71%	\$106	14.53%	\$286	37.10%
\$250,000	\$74	5.66%	(\$155)	(11.83%)	\$152	16.10%	\$177	19.26%	\$357	37.10%
\$300,000	(\$15)	(0.88%)	(\$290)	(17.30%)	\$224	19.65%	\$249	22.35%	\$429	37.10%
\$400,000	(\$193)	(8.00%)	(\$559)	(23.24%)	\$367	24.07%	\$392	26.14%	\$572	37.10%
\$500,000	(\$370)	(11.81%)	(\$829)	(26.41%)	\$509	26.70%	\$535	28.39%	\$715	37.10%
\$600,000	(\$548)	(14.17%)	(\$1,098)	(28.39%)	\$652	28.45%	\$678	29.87%	\$858	37.10%
\$700,000	(\$726)	(15.79%)	(\$1,368)	(29.73%)	\$795	29.69%	\$820	30.92%	\$1,001	37.10%
\$800,000	(\$904)	(16.96%)	(\$1,637)	(30.71%)	\$938	30.63%	\$963	31.70%	\$1,144	37.10%
\$900,000	(\$1,082)	(17.85%)	(\$1,907)	(31.45%)	\$1,081	31.35%	\$1,106	32.31%	\$1,287	37.10%
\$1,000,000	(\$1,260)	(18.54%)	(\$2,176)	(32.03%)	\$1,224	31.93%	\$1,249	32.79%	\$1,430	37.10%
\$2,000,000	(\$3,038)	(21.54%)	(\$4,871)	(34.53%)	\$2,654	34.52%	\$2,679	34.96%	\$2,860	37.10%
\$3,000,000	(\$4,817)	(22.49%)	(\$7,566)	(35.33%)	\$4,084	35.38%	\$4,109	35.68%	\$4,289	37.10%
\$4,000,000	(\$6,595)	(22.96%)	(\$10,261)	(35.71%)	\$5,514	35.81%	\$5,539	36.03%	\$5,719	37.10%
\$5,000,000	(\$8,373)	(23.23%)	(\$12,956)	(35.95%)	\$6,943	36.07%	\$6,968	36.25%	\$7,149	37.10%
\$6,000,000	(\$10,152)	(23.42%)	(\$15,651)	(36.10%)	\$8,373	36.24%	\$8,398	36.39%	\$8,579	37.10%
\$7,000,000	(\$11,930)	(23.55%)	(\$18,346)	(36.21%)	\$9,803	36.37%	\$9,828	36.49%	\$10,008	37.10%
\$8,000,000	(\$13,709)	(23.64%)	(\$21,040)	(36.29%)	\$11,233	36.46%	\$11,258	36.57%	\$11,438	37.10%
\$9,000,000	(\$15,487)	(23.72%)	(\$23,735)	(36.35%)	\$12,662	36.53%	\$12,687	36.63%	\$12,868	37.10%
\$10,000,000	(\$17,266)	(23.78%)	(\$26,430)	(36.40%)	\$14,092	36.59%	\$14,117	36.68%	\$14,298	37.10%
\$15,000,000	(\$26,158)	(23.96%)	(\$39,905)	(36.56%)	\$21,241	36.76%	\$21,266	36.82%	\$21,446	37.10%
\$20,000,000	(\$35,050)	(24.05%)	(\$53,379)	(36.63%)	\$28,390	36.84%	\$28,415	36.89%	\$28,595	37.10%
\$25,000,000	(\$43,942)	(24.11%)	(\$66,854)	(36.68%)	\$35,539	36.90%	\$35,564	36.93%	\$35,744	37.10%
\$30,000,000	(\$52,835)	(24.14%)	(\$80,328)	(36.71%)	\$42,687	36.93%	\$42,712	36.96%	\$42,893	37.10%
\$35,000,000	(\$61,727)	(24.17%)	(\$93,803)	(36.73%)	\$49,836	36.95%	\$49,861	36.98%	\$50,042	37.10%
\$40,000,000	(\$70,619)	(24.19%)	(\$107,278)	(36.74%)	\$56,985	36.97%	\$57,010	36.99%	\$57,190	37.10%
\$45,000,000	(\$79,512)	(24.20%)	(\$120,752)	(36.76%)	\$64,134	36.99%	\$64,159	37.01%	\$64,339	37.10%
\$50,000,000	(\$88,404)	(24.21%)	(\$134,227)	(36.77%)	\$71,283	37.00%	\$71,308	37.02%	\$71,488	37.10%