

CITY OF HOUGHTON, 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	\$6.93366	\$82,042	\$0	\$82,042	
2026-27	\$4.36275	\$83,682	\$8,428	\$92,110	12.3%
2027-28	\$4.45387	\$93,953	\$8,604	\$102,557	11.3%
2028-29	\$4.33874	\$104,608	\$8,382	\$112,990	10.2%
2029-30	\$4.42761	\$115,249	\$8,553	\$123,803	9.6%
2030-31	\$4.31088	\$126,279	\$8,328	\$134,607	8.7%
2031-32	\$4.39883	\$137,299	\$8,498	\$145,796	8.3%
2032-33	\$4.28201	\$148,712	\$8,272	\$156,984	7.7%
2033-34	\$4.36912	\$160,124	\$8,440	\$168,564	7.4%
2034-35	\$4.25246	\$171,936	\$8,215	\$180,151	6.9%
2035-36	\$4.33877	\$183,754	\$8,382	\$192,135	6.7%

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	\$20,163,204	\$11,832,367	\$0	\$11,832,367
2026-27	\$21,776,559	\$21,112,955	\$0	\$21,112,955
2027-28	\$23,690,053	\$23,026,449	\$0	\$23,026,449
2028-29	\$26,705,631	\$26,042,027	\$0	\$26,042,027
2029-30	\$28,625,125	\$27,961,521	\$0	\$27,961,521
2030-31	\$31,888,488	\$31,224,884	\$0	\$31,224,884
2031-32	\$33,807,981	\$33,144,377	\$0	\$33,144,377
2032-33	\$37,324,969	\$36,661,365	\$0	\$36,661,365
2033-34	\$39,244,463	\$38,580,859	\$0	\$38,580,859
2034-35	\$43,027,499	\$42,363,895	\$0	\$42,363,895
2035-36	\$44,946,992	\$44,283,388	\$0	\$44,283,388

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	45.61%	-1.08%	44.53%	48.33%	6.52%	0.61%
2026-27	59.01%	-12.23%	46.77%	47.18%	4.58%	0.34%
2027-28	54.34%	-11.21%	43.14%	51.41%	4.20%	0.32%
2028-29	50.19%	-9.88%	40.30%	54.93%	3.75%	0.28%
2029-30	46.94%	-9.20%	37.74%	57.87%	3.49%	0.26%
2030-31	43.89%	-8.22%	35.67%	60.42%	3.16%	0.23%
2031-32	41.52%	-7.75%	33.77%	62.59%	2.98%	0.22%
2032-33	39.19%	-7.00%	32.18%	64.53%	2.72%	0.20%
2033-34	37.38%	-6.67%	30.71%	66.18%	2.58%	0.19%
2034-35	35.54%	-6.08%	29.46%	67.71%	2.38%	0.17%
2035-36	34.12%	-5.83%	28.29%	69.02%	2.27%	0.16%

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 HOUGHTON, 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	\$11,832,367	\$6.93366	\$82,042
2026-27	\$21,112,955	\$4.36275	\$92,110
2027-28	\$23,026,449	\$4.45387	\$102,557
2028-29	\$26,042,027	\$4.33874	\$112,990
2029-30	\$27,961,521	\$4.42761	\$123,803
2030-31	\$31,224,884	\$4.31088	\$134,607
2031-32	\$33,144,377	\$4.39883	\$145,796
2032-33	\$36,661,365	\$4.28201	\$156,984
2033-34	\$38,580,859	\$4.36912	\$168,564
2034-35	\$42,363,895	\$4.25246	\$180,151
2035-36	\$44,283,388	\$4.33877	\$192,135

CITY OF HOUGHTON, 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	\$11,832,367	\$6.93366	\$82,042
2026-27	\$14,024,408	\$6.73171	\$94,408
2027-28	\$15,652,401	\$6.53564	\$102,298
2028-29	\$17,806,451	\$6.53564	\$116,377
2029-30	\$19,441,922	\$6.53564	\$127,065
2030-31	\$21,778,630	\$6.53564	\$142,337
2031-32	\$23,421,954	\$6.53564	\$153,077
2032-33	\$25,950,474	\$6.53564	\$169,603
2033-34	\$27,602,085	\$6.53564	\$180,397
2034-35	\$30,332,045	\$6.53564	\$198,239
2035-36	\$31,992,358	\$6.53564	\$209,091

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	\$7,088,548	(\$2.36896)	-\$2,298
2027-28	\$7,374,048	(\$2.08177)	\$258
2028-29	\$8,235,577	(\$2.19690)	-\$3,387
2029-30	\$8,519,598	(\$2.10803)	-\$3,263
2030-31	\$9,446,253	(\$2.22476)	-\$7,731
2031-32	\$9,722,423	(\$2.13681)	-\$7,281
2032-33	\$10,710,891	(\$2.25363)	-\$12,619
2033-34	\$10,978,773	(\$2.16652)	-\$11,833
2034-35	\$12,031,850	(\$2.28318)	-\$18,089
2035-36	\$12,291,031	(\$2.19687)	-\$16,955

CITY OF HOUGHTON, 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	\$164	\$266	\$50,000	\$51,515	\$164	\$222	\$50,000	\$58,947	\$148	\$39	\$127	\$39	\$164	\$254
\$100,000	\$123,480	\$329	\$532	\$100,000	\$103,030	\$329	\$444	\$100,000	\$117,894	\$313	\$293	\$292	\$293	\$329	\$508
\$150,000	\$185,220	\$493	\$798	\$150,000	\$154,545	\$493	\$666	\$150,000	\$176,842	\$477	\$547	\$456	\$547	\$493	\$762
\$200,000	\$246,960	\$805	\$1,065	\$200,000	\$206,060	\$805	\$888	\$200,000	\$235,789	\$642	\$801	\$620	\$801	\$658	\$1,016
\$250,000	\$308,700	\$1,117	\$1,331	\$250,000	\$257,575	\$1,117	\$1,110	\$250,000	\$294,736	\$806	\$1,055	\$785	\$1,055	\$822	\$1,271
\$300,000	\$370,440	\$1,429	\$1,597	\$300,000	\$309,090	\$1,429	\$1,332	\$300,000	\$353,683	\$971	\$1,309	\$949	\$1,309	\$987	\$1,525
\$400,000	\$493,920	\$2,053	\$2,129	\$400,000	\$412,120	\$2,053	\$1,777	\$400,000	\$471,578	\$1,300	\$1,817	\$1,278	\$1,817	\$1,315	\$2,033
\$500,000	\$617,400	\$2,677	\$2,662	\$500,000	\$515,151	\$2,677	\$2,221	\$500,000	\$589,472	\$1,628	\$2,326	\$1,607	\$2,326	\$1,644	\$2,541
\$600,000	\$740,880	\$3,301	\$3,194	\$600,000	\$618,181	\$3,301	\$2,665	\$600,000	\$707,366	\$1,957	\$2,834	\$1,936	\$2,834	\$1,973	\$3,049
\$700,000	\$864,360	\$3,925	\$3,726	\$700,000	\$721,211	\$3,925	\$3,109	\$700,000	\$825,261	\$2,286	\$3,342	\$2,265	\$3,342	\$2,302	\$3,558
\$800,000	\$987,840	\$4,550	\$4,258	\$800,000	\$824,241	\$4,550	\$3,553	\$800,000	\$943,155	\$2,615	\$3,850	\$2,594	\$3,850	\$2,631	\$4,066
\$900,000	\$1,111,320	\$5,174	\$4,791	\$900,000	\$927,271	\$5,174	\$3,997	\$900,000	\$1,061,050	\$2,944	\$4,359	\$2,923	\$4,359	\$2,960	\$4,574
\$1,000,000	\$1,234,800	\$5,798	\$5,323	\$1,000,000	\$1,030,301	\$5,798	\$4,442	\$1,000,000	\$1,178,944	\$3,273	\$4,867	\$3,251	\$4,867	\$3,289	\$5,082
\$2,000,000	\$2,469,600	\$12,038	\$10,646	\$2,000,000	\$2,060,602	\$12,038	\$8,883	\$2,000,000	\$2,357,888	\$6,562	\$9,949	\$6,540	\$9,949	\$6,577	\$10,165
\$3,000,000	\$3,704,400	\$18,278	\$15,969	\$3,000,000	\$3,090,903	\$18,278	\$13,325	\$3,000,000	\$3,536,832	\$9,850	\$15,031	\$9,829	\$15,031	\$9,866	\$15,247
\$4,000,000	\$4,939,200	\$24,518	\$21,292	\$4,000,000	\$4,121,204	\$24,518	\$17,766	\$4,000,000	\$4,715,776	\$13,139	\$20,114	\$13,118	\$20,114	\$13,155	\$20,329
\$5,000,000	\$6,174,000	\$30,759	\$26,615	\$5,000,000	\$5,151,505	\$30,759	\$22,208	\$5,000,000	\$5,894,720	\$16,428	\$25,196	\$16,406	\$25,196	\$16,444	\$25,411
\$6,000,000	\$7,408,800	\$36,999	\$31,938	\$6,000,000	\$6,181,806	\$36,999	\$26,649	\$6,000,000	\$7,073,664	\$19,717	\$30,278	\$19,695	\$30,278	\$19,732	\$30,494
\$7,000,000	\$8,643,600	\$43,239	\$37,262	\$7,000,000	\$7,212,107	\$43,239	\$31,091	\$7,000,000	\$8,252,608	\$23,005	\$35,360	\$22,984	\$35,360	\$23,021	\$35,576
\$8,000,000	\$9,878,400	\$49,480	\$42,585	\$8,000,000	\$8,242,408	\$49,480	\$35,532	\$8,000,000	\$9,431,552	\$26,294	\$40,443	\$26,273	\$40,443	\$26,310	\$40,658
\$9,000,000	\$11,113,200	\$55,720	\$47,908	\$9,000,000	\$9,272,709	\$55,720	\$39,974	\$9,000,000	\$10,610,496	\$29,583	\$45,525	\$29,561	\$45,525	\$29,599	\$45,741
\$10,000,000	\$12,348,000	\$61,960	\$53,231	\$10,000,000	\$10,303,010	\$61,960	\$44,415	\$10,000,000	\$11,789,440	\$32,872	\$50,607	\$32,850	\$50,607	\$32,887	\$50,823
\$15,000,000	\$18,522,000	\$93,162	\$79,846	\$15,000,000	\$15,454,515	\$93,162	\$66,623	\$15,000,000	\$17,684,160	\$49,315	\$76,019	\$49,294	\$76,019	\$49,331	\$76,234
\$20,000,000	\$24,696,000	\$124,363	\$106,461	\$20,000,000	\$20,606,020	\$124,363	\$88,830	\$20,000,000	\$23,578,880	\$65,759	\$101,430	\$65,738	\$101,430	\$65,775	\$101,646
\$25,000,000	\$30,870,000	\$155,565	\$133,077	\$25,000,000	\$25,757,525	\$155,565	\$111,038	\$25,000,000	\$29,473,600	\$82,203	\$126,842	\$82,181	\$126,842	\$82,219	\$127,057
\$30,000,000	\$37,044,000	\$186,766	\$159,692	\$30,000,000	\$30,909,030	\$186,766	\$133,245	\$30,000,000	\$35,368,320	\$98,646	\$152,253	\$98,625	\$152,253	\$98,662	\$152,469
\$35,000,000	\$43,218,000	\$217,968	\$186,308	\$35,000,000	\$36,060,535	\$217,968	\$155,453	\$35,000,000	\$41,263,040	\$115,090	\$177,664	\$115,069	\$177,664	\$115,106	\$177,880
\$40,000,000	\$49,392,000	\$249,169	\$212,923	\$40,000,000	\$41,212,040	\$249,169	\$177,660	\$40,000,000	\$47,157,760	\$131,534	\$203,076	\$131,513	\$203,076	\$131,550	\$203,291
\$45,000,000	\$55,566,000	\$280,371	\$239,538	\$45,000,000	\$46,363,545	\$280,371	\$199,868	\$45,000,000	\$53,052,480	\$147,978	\$228,487	\$147,956	\$228,487	\$147,994	\$228,703
\$50,000,000	\$61,740,000	\$311,572	\$266,154	\$50,000,000	\$51,515,050	\$311,572	\$222,075	\$50,000,000	\$58,947,200	\$164,421	\$253,899	\$164,400	\$253,899	\$164,437	\$254,114

CITY OF HOUGHTON, 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	\$102	61.86%	\$58	35.05%	(\$110)	(74.02%)	(\$89)	(69.66%)	\$90	54.54%
\$100,000	\$203	61.86%	\$115	35.05%	(\$20)	(6.47%)	\$1	0.39%	\$179	54.54%
\$150,000	\$305	61.86%	\$173	35.05%	\$69	14.55%	\$91	19.92%	\$269	54.54%
\$200,000	\$259	32.20%	\$83	10.30%	\$159	24.79%	\$180	29.09%	\$359	54.54%
\$250,000	\$213	19.10%	(\$7)	(0.62%)	\$249	30.86%	\$270	34.42%	\$448	54.54%
\$300,000	\$168	11.72%	(\$97)	(6.78%)	\$338	34.87%	\$360	37.91%	\$538	54.54%
\$400,000	\$76	3.69%	(\$277)	(13.48%)	\$518	39.85%	\$539	42.19%	\$717	54.54%
\$500,000	(\$16)	(0.59%)	(\$457)	(17.06%)	\$697	42.81%	\$719	44.71%	\$897	54.54%
\$600,000	(\$108)	(3.26%)	(\$637)	(19.28%)	\$877	44.78%	\$898	46.38%	\$1,076	54.54%
\$700,000	(\$199)	(5.08%)	(\$816)	(20.80%)	\$1,056	46.19%	\$1,077	47.57%	\$1,255	54.54%
\$800,000	(\$291)	(6.40%)	(\$996)	(21.90%)	\$1,235	47.24%	\$1,257	48.45%	\$1,435	54.54%
\$900,000	(\$383)	(7.40%)	(\$1,176)	(22.73%)	\$1,415	48.05%	\$1,436	49.13%	\$1,614	54.54%
\$1,000,000	(\$474)	(8.18%)	(\$1,356)	(23.39%)	\$1,594	48.70%	\$1,615	49.68%	\$1,794	54.54%
\$2,000,000	(\$1,392)	(11.56%)	(\$3,155)	(26.21%)	\$3,387	51.63%	\$3,409	52.12%	\$3,587	54.54%
\$3,000,000	(\$2,309)	(12.63%)	(\$4,954)	(27.10%)	\$5,181	52.60%	\$5,202	52.93%	\$5,381	54.54%
\$4,000,000	(\$3,226)	(13.16%)	(\$6,752)	(27.54%)	\$6,975	53.08%	\$6,996	53.33%	\$7,174	54.54%
\$5,000,000	(\$4,143)	(13.47%)	(\$8,551)	(27.80%)	\$8,768	53.37%	\$8,789	53.57%	\$8,968	54.54%
\$6,000,000	(\$5,061)	(13.68%)	(\$10,350)	(27.97%)	\$10,562	53.57%	\$10,583	53.73%	\$10,761	54.54%
\$7,000,000	(\$5,978)	(13.82%)	(\$12,149)	(28.10%)	\$12,355	53.71%	\$12,377	53.85%	\$12,555	54.54%
\$8,000,000	(\$6,895)	(13.94%)	(\$13,948)	(28.19%)	\$14,149	53.81%	\$14,170	53.93%	\$14,348	54.54%
\$9,000,000	(\$7,812)	(14.02%)	(\$15,746)	(28.26%)	\$15,942	53.89%	\$15,964	54.00%	\$16,142	54.54%
\$10,000,000	(\$8,729)	(14.09%)	(\$17,545)	(28.32%)	\$17,736	53.95%	\$17,757	54.06%	\$17,935	54.54%
\$15,000,000	(\$13,316)	(14.29%)	(\$26,539)	(28.49%)	\$26,704	54.15%	\$26,725	54.22%	\$26,903	54.54%
\$20,000,000	(\$17,902)	(14.39%)	(\$35,533)	(28.57%)	\$35,671	54.25%	\$35,693	54.30%	\$35,871	54.54%
\$25,000,000	(\$22,488)	(14.46%)	(\$44,527)	(28.62%)	\$44,639	54.30%	\$44,660	54.34%	\$44,839	54.54%
\$30,000,000	(\$27,074)	(14.50%)	(\$53,521)	(28.66%)	\$53,607	54.34%	\$53,628	54.38%	\$53,806	54.54%
\$35,000,000	(\$31,660)	(14.53%)	(\$62,515)	(28.68%)	\$62,574	54.37%	\$62,596	54.40%	\$62,774	54.54%
\$40,000,000	(\$36,246)	(14.55%)	(\$71,509)	(28.70%)	\$71,542	54.39%	\$71,563	54.42%	\$71,742	54.54%
\$45,000,000	(\$40,832)	(14.56%)	(\$80,503)	(28.71%)	\$80,510	54.41%	\$80,531	54.43%	\$80,709	54.54%
\$50,000,000	(\$45,418)	(14.58%)	(\$89,497)	(28.72%)	\$89,477	54.42%	\$89,499	54.44%	\$89,677	54.54%