

CITY OF MALOY, 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	\$7.51421	\$3,486	\$0	\$3,486	
2026-27	\$5.74148	\$3,556	\$0	\$3,556	2.0%
2027-28	\$5.77952	\$3,574	\$0	\$3,574	0.5%
2028-29	\$5.52016	\$3,645	\$0	\$3,645	2.0%
2029-30	\$5.54776	\$3,664	\$0	\$3,664	0.5%
2030-31	\$5.29978	\$3,737	\$0	\$3,737	2.0%
2031-32	\$5.32628	\$3,756	\$0	\$3,756	0.5%
2032-33	\$5.09657	\$3,831	\$0	\$3,831	2.0%
2033-34	\$5.12205	\$3,850	\$0	\$3,850	0.5%
2034-35	\$4.90853	\$3,927	\$0	\$3,927	2.0%
2035-36	\$4.93307	\$3,946	\$0	\$3,946	0.5%

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	\$1,558,129	\$463,966	\$0	\$463,966
2026-27	\$1,195,918	\$619,363	\$0	\$619,363
2027-28	\$1,194,918	\$618,363	\$0	\$618,363
2028-29	\$1,236,920	\$660,365	\$0	\$660,365
2029-30	\$1,236,920	\$660,365	\$0	\$660,365
2030-31	\$1,281,644	\$705,089	\$0	\$705,089
2031-32	\$1,281,644	\$705,089	\$0	\$705,089
2032-33	\$1,328,161	\$751,606	\$0	\$751,606
2033-34	\$1,328,161	\$751,606	\$0	\$751,606
2034-35	\$1,376,542	\$799,987	\$0	\$799,987
2035-36	\$1,376,542	\$799,987	\$0	\$799,987

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	100.08%	-5.07%	95.01%	0.59%	0.00%	4.40%
2026-27	172.28%	-76.61%	95.67%	1.04%	0.00%	3.30%
2027-28	172.55%	-76.90%	95.66%	1.04%	0.00%	3.30%
2028-29	168.04%	-72.16%	95.89%	1.02%	0.00%	3.09%
2029-30	168.04%	-72.16%	95.89%	1.02%	0.00%	3.09%
2030-31	163.68%	-67.58%	96.10%	1.00%	0.00%	2.90%
2031-32	163.68%	-67.58%	96.10%	1.00%	0.00%	2.90%
2032-33	159.69%	-63.40%	96.29%	0.99%	0.00%	2.72%
2033-34	159.69%	-63.40%	96.29%	0.99%	0.00%	2.72%
2034-35	156.03%	-59.56%	96.47%	0.97%	0.00%	2.55%
2035-36	156.03%	-59.56%	96.47%	0.97%	0.00%	2.55%

**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 MALOY, 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	\$463,966	\$7.51421	\$3,486
2026-27	\$619,363	\$5.74148	\$3,556
2027-28	\$618,363	\$5.77952	\$3,574
2028-29	\$660,365	\$5.52016	\$3,645
2029-30	\$660,365	\$5.54776	\$3,664
2030-31	\$705,089	\$5.29978	\$3,737
2031-32	\$705,089	\$5.32628	\$3,756
2032-33	\$751,606	\$5.09657	\$3,831
2033-34	\$751,606	\$5.12205	\$3,850
2034-35	\$799,987	\$4.90853	\$3,927
2035-36	\$799,987	\$4.93307	\$3,946

CITY OF MALOY, 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	\$463,966	\$7.51421	\$3,486
2026-27	\$463,216	\$7.51421	\$3,481
2027-28	\$473,227	\$7.51421	\$3,556
2028-29	\$487,577	\$7.51421	\$3,664
2029-30	\$498,112	\$7.51421	\$3,743
2030-31	\$513,211	\$7.51421	\$3,856
2031-32	\$524,296	\$7.51421	\$3,940
2032-33	\$540,184	\$7.51421	\$4,059
2033-34	\$551,849	\$7.51421	\$4,147
2034-35	\$568,567	\$7.51421	\$4,272
2035-36	\$580,841	\$7.51421	\$4,365

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	\$156,148	(\$1.77273)	\$75
2027-28	\$145,136	(\$1.73469)	\$18
2028-29	\$172,788	(\$1.99405)	-\$18
2029-30	\$162,252	(\$1.96645)	-\$79
2030-31	\$191,878	(\$2.21443)	-\$120
2031-32	\$180,793	(\$2.18793)	-\$184
2032-33	\$211,422	(\$2.41764)	-\$228
2033-34	\$199,757	(\$2.39216)	-\$297
2034-35	\$231,420	(\$2.60568)	-\$346
2035-36	\$219,145	(\$2.58114)	-\$418

CITY OF MALOY, 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	\$178	\$327	\$50,000	\$51,515	\$178	\$273	\$50,000	\$58,947	\$161	\$47	\$138	\$47	\$178	\$312
\$100,000	\$123,480	\$356	\$654	\$100,000	\$103,030	\$356	\$546	\$100,000	\$117,894	\$339	\$360	\$316	\$360	\$356	\$625
\$150,000	\$185,220	\$535	\$982	\$150,000	\$154,545	\$535	\$819	\$150,000	\$176,842	\$517	\$672	\$494	\$672	\$535	\$937
\$200,000	\$246,960	\$873	\$1,309	\$200,000	\$206,060	\$873	\$1,092	\$200,000	\$235,789	\$696	\$985	\$672	\$985	\$713	\$1,250
\$250,000	\$308,700	\$1,211	\$1,636	\$250,000	\$257,575	\$1,211	\$1,365	\$250,000	\$294,736	\$874	\$1,297	\$851	\$1,297	\$891	\$1,562
\$300,000	\$370,440	\$1,549	\$1,963	\$300,000	\$309,090	\$1,549	\$1,638	\$300,000	\$353,683	\$1,052	\$1,609	\$1,029	\$1,609	\$1,069	\$1,874
\$400,000	\$493,920	\$2,225	\$2,618	\$400,000	\$412,120	\$2,225	\$2,184	\$400,000	\$471,578	\$1,408	\$2,234	\$1,385	\$2,234	\$1,426	\$2,499
\$500,000	\$617,400	\$2,902	\$3,272	\$500,000	\$515,151	\$2,902	\$2,730	\$500,000	\$589,472	\$1,765	\$2,859	\$1,742	\$2,859	\$1,782	\$3,124
\$600,000	\$740,880	\$3,578	\$3,927	\$600,000	\$618,181	\$3,578	\$3,276	\$600,000	\$707,366	\$2,121	\$3,484	\$2,098	\$3,484	\$2,138	\$3,749
\$700,000	\$864,360	\$4,254	\$4,581	\$700,000	\$721,211	\$4,254	\$3,822	\$700,000	\$825,261	\$2,478	\$4,109	\$2,454	\$4,109	\$2,495	\$4,374
\$800,000	\$987,840	\$4,930	\$5,235	\$800,000	\$824,241	\$4,930	\$4,368	\$800,000	\$943,155	\$2,834	\$4,734	\$2,811	\$4,734	\$2,851	\$4,999
\$900,000	\$1,111,320	\$5,607	\$5,890	\$900,000	\$927,271	\$5,607	\$4,914	\$900,000	\$1,061,050	\$3,190	\$5,358	\$3,167	\$5,358	\$3,208	\$5,623
\$1,000,000	\$1,234,800	\$6,283	\$6,544	\$1,000,000	\$1,030,301	\$6,283	\$5,460	\$1,000,000	\$1,178,944	\$3,547	\$5,983	\$3,524	\$5,983	\$3,564	\$6,248
\$2,000,000	\$2,469,600	\$13,046	\$13,088	\$2,000,000	\$2,060,602	\$13,046	\$10,921	\$2,000,000	\$2,357,888	\$7,111	\$12,231	\$7,088	\$12,231	\$7,128	\$12,496
\$3,000,000	\$3,704,400	\$19,809	\$19,633	\$3,000,000	\$3,090,903	\$19,809	\$16,381	\$3,000,000	\$3,536,832	\$10,675	\$18,479	\$10,652	\$18,479	\$10,692	\$18,744
\$4,000,000	\$4,939,200	\$26,571	\$26,177	\$4,000,000	\$4,121,204	\$26,571	\$21,841	\$4,000,000	\$4,715,776	\$14,239	\$24,728	\$14,216	\$24,728	\$14,256	\$24,993
\$5,000,000	\$6,174,000	\$33,334	\$32,721	\$5,000,000	\$5,151,505	\$33,334	\$27,302	\$5,000,000	\$5,894,720	\$17,803	\$30,976	\$17,780	\$30,976	\$17,821	\$31,241
\$6,000,000	\$7,408,800	\$40,097	\$39,265	\$6,000,000	\$6,181,806	\$40,097	\$32,762	\$6,000,000	\$7,073,664	\$21,367	\$37,224	\$21,344	\$37,224	\$21,385	\$37,489
\$7,000,000	\$8,643,600	\$46,860	\$45,809	\$7,000,000	\$7,212,107	\$46,860	\$38,223	\$7,000,000	\$8,252,608	\$24,931	\$43,472	\$24,908	\$43,472	\$24,949	\$43,737
\$8,000,000	\$9,878,400	\$53,623	\$52,353	\$8,000,000	\$8,242,408	\$53,623	\$43,683	\$8,000,000	\$9,431,552	\$28,496	\$49,720	\$28,472	\$49,720	\$28,513	\$49,985
\$9,000,000	\$11,113,200	\$60,385	\$58,898	\$9,000,000	\$9,272,709	\$60,385	\$49,143	\$9,000,000	\$10,610,496	\$32,060	\$55,968	\$32,037	\$55,968	\$32,077	\$56,233
\$10,000,000	\$12,348,000	\$67,148	\$65,442	\$10,000,000	\$10,303,010	\$67,148	\$54,604	\$10,000,000	\$11,789,440	\$35,624	\$62,216	\$35,601	\$62,216	\$35,641	\$62,481
\$15,000,000	\$18,522,000	\$100,962	\$98,163	\$15,000,000	\$15,454,515	\$100,962	\$81,906	\$15,000,000	\$17,684,160	\$53,444	\$93,457	\$53,421	\$93,457	\$53,462	\$93,722
\$20,000,000	\$24,696,000	\$134,776	\$130,883	\$20,000,000	\$20,606,020	\$134,776	\$109,207	\$20,000,000	\$23,578,880	\$71,265	\$124,698	\$71,242	\$124,698	\$71,282	\$124,963
\$25,000,000	\$30,870,000	\$168,590	\$163,604	\$25,000,000	\$25,757,525	\$168,590	\$136,509	\$25,000,000	\$29,473,600	\$89,085	\$155,939	\$89,062	\$155,939	\$89,103	\$156,204
\$30,000,000	\$37,044,000	\$202,404	\$196,325	\$30,000,000	\$30,909,030	\$202,404	\$163,811	\$30,000,000	\$35,368,320	\$106,906	\$187,179	\$106,883	\$187,179	\$106,923	\$187,444
\$35,000,000	\$43,218,000	\$236,218	\$229,046	\$35,000,000	\$36,060,535	\$236,218	\$191,113	\$35,000,000	\$41,263,040	\$124,727	\$218,420	\$124,703	\$218,420	\$124,744	\$218,685
\$40,000,000	\$49,392,000	\$270,032	\$261,767	\$40,000,000	\$41,212,040	\$270,032	\$218,415	\$40,000,000	\$47,157,760	\$142,547	\$249,661	\$142,524	\$249,661	\$142,564	\$249,926
\$45,000,000	\$55,566,000	\$303,846	\$294,488	\$45,000,000	\$46,363,545	\$303,846	\$245,717	\$45,000,000	\$53,052,480	\$160,368	\$280,901	\$160,344	\$280,901	\$160,385	\$281,166
\$50,000,000	\$61,740,000	\$337,660	\$327,208	\$50,000,000	\$51,515,050	\$337,660	\$273,018	\$50,000,000	\$58,947,200	\$178,188	\$312,142	\$178,165	\$312,142	\$178,206	\$312,407

CITY OF MALOY, 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	\$149	83.61%	\$95	53.20%	(\$114)	(70.53%)	(\$90)	(65.58%)	\$134	75.31%
\$100,000	\$298	83.61%	\$190	53.20%	\$21	6.10%	\$44	13.88%	\$268	75.31%
\$150,000	\$447	83.61%	\$284	53.20%	\$155	29.94%	\$178	36.03%	\$403	75.31%
\$200,000	\$436	49.97%	\$219	25.13%	\$289	41.57%	\$312	46.44%	\$537	75.31%
\$250,000	\$425	35.11%	\$154	12.73%	\$423	48.45%	\$446	52.49%	\$671	75.31%
\$300,000	\$414	26.74%	\$89	5.75%	\$558	53.00%	\$581	56.44%	\$805	75.31%
\$400,000	\$392	17.63%	(\$41)	(1.85%)	\$826	58.64%	\$849	61.30%	\$1,074	75.31%
\$500,000	\$370	12.77%	(\$171)	(5.91%)	\$1,094	62.01%	\$1,117	64.16%	\$1,342	75.31%
\$600,000	\$349	9.74%	(\$302)	(8.43%)	\$1,363	64.24%	\$1,386	66.06%	\$1,610	75.31%
\$700,000	\$327	7.68%	(\$432)	(10.15%)	\$1,631	65.83%	\$1,654	67.40%	\$1,879	75.31%
\$800,000	\$305	6.18%	(\$562)	(11.40%)	\$1,900	67.03%	\$1,923	68.40%	\$2,147	75.31%
\$900,000	\$283	5.05%	(\$692)	(12.35%)	\$2,168	67.95%	\$2,191	69.18%	\$2,416	75.31%
\$1,000,000	\$261	4.16%	(\$823)	(13.09%)	\$2,436	68.69%	\$2,459	69.80%	\$2,684	75.31%
\$2,000,000	\$43	0.33%	(\$2,125)	(16.29%)	\$5,120	72.01%	\$5,144	72.57%	\$5,368	75.31%
\$3,000,000	(\$176)	(0.89%)	(\$3,427)	(17.30%)	\$7,804	73.11%	\$7,828	73.49%	\$8,052	75.31%
\$4,000,000	(\$395)	(1.49%)	(\$4,730)	(17.80%)	\$10,488	73.66%	\$10,512	73.94%	\$10,736	75.31%
\$5,000,000	(\$613)	(1.84%)	(\$6,032)	(18.10%)	\$13,172	73.99%	\$13,196	74.22%	\$13,420	75.31%
\$6,000,000	(\$832)	(2.07%)	(\$7,335)	(18.29%)	\$15,856	74.21%	\$15,880	74.40%	\$16,104	75.31%
\$7,000,000	(\$1,051)	(2.24%)	(\$8,637)	(18.43%)	\$18,541	74.37%	\$18,564	74.53%	\$18,788	75.31%
\$8,000,000	(\$1,269)	(2.37%)	(\$9,940)	(18.54%)	\$21,225	74.48%	\$21,248	74.63%	\$21,472	75.31%
\$9,000,000	(\$1,488)	(2.46%)	(\$11,242)	(18.62%)	\$23,909	74.58%	\$23,932	74.70%	\$24,156	75.31%
\$10,000,000	(\$1,706)	(2.54%)	(\$12,544)	(18.68%)	\$26,593	74.65%	\$26,616	74.76%	\$26,840	75.31%
\$15,000,000	(\$2,800)	(2.77%)	(\$19,057)	(18.87%)	\$40,013	74.87%	\$40,036	74.94%	\$40,261	75.31%
\$20,000,000	(\$3,893)	(2.89%)	(\$25,569)	(18.97%)	\$53,433	74.98%	\$53,456	75.03%	\$53,681	75.31%
\$25,000,000	(\$4,986)	(2.96%)	(\$32,081)	(19.03%)	\$66,853	75.04%	\$66,876	75.09%	\$67,101	75.31%
\$30,000,000	(\$6,079)	(3.00%)	(\$38,593)	(19.07%)	\$80,273	75.09%	\$80,296	75.13%	\$80,521	75.31%
\$35,000,000	(\$7,172)	(3.04%)	(\$45,105)	(19.09%)	\$93,693	75.12%	\$93,717	75.15%	\$93,941	75.31%
\$40,000,000	(\$8,265)	(3.06%)	(\$51,617)	(19.12%)	\$107,114	75.14%	\$107,137	75.17%	\$107,361	75.31%
\$45,000,000	(\$9,358)	(3.08%)	(\$58,129)	(19.13%)	\$120,534	75.16%	\$120,557	75.19%	\$120,782	75.31%
\$50,000,000	(\$10,451)	(3.10%)	(\$64,641)	(19.14%)	\$133,954	75.18%	\$133,977	75.20%	\$134,202	75.31%