

CITY OF ORCHARD, 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	\$7.94117	\$11,054	\$0	\$11,054	
2026-27	\$5.69175	\$11,275	\$120	\$11,395	3.1%
2027-28	\$5.75238	\$11,517	\$121	\$11,638	2.1%
2028-29	\$5.58450	\$11,871	\$118	\$11,989	3.0%
2029-30	\$5.63993	\$12,108	\$119	\$12,227	2.0%
2030-31	\$5.47783	\$12,471	\$116	\$12,587	2.9%
2031-32	\$5.52860	\$12,703	\$117	\$12,820	1.9%
2032-33	\$5.37193	\$13,076	\$113	\$13,190	2.9%
2033-34	\$5.41849	\$13,304	\$114	\$13,418	1.7%
2034-35	\$5.26692	\$13,687	\$111	\$13,798	2.8%
2035-36	\$5.30969	\$13,910	\$112	\$14,022	1.6%

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	\$2,954,319	\$1,392,004	\$0	\$1,392,004
2026-27	\$2,333,124	\$2,002,075	\$0	\$2,002,075
2027-28	\$2,354,224	\$2,023,175	\$0	\$2,023,175
2028-29	\$2,477,823	\$2,146,774	\$0	\$2,146,774
2029-30	\$2,498,923	\$2,167,874	\$0	\$2,167,874
2030-31	\$2,628,814	\$2,297,765	\$0	\$2,297,765
2031-32	\$2,649,914	\$2,318,865	\$0	\$2,318,865
2032-33	\$2,786,375	\$2,455,326	\$0	\$2,455,326
2033-34	\$2,807,475	\$2,476,426	\$0	\$2,476,426
2034-35	\$2,950,793	\$2,619,744	\$0	\$2,619,744
2035-36	\$2,971,893	\$2,640,844	\$0	\$2,640,844

TAXABLE VALUATION BY PROPERTY CLASS (%)						
Fiscal Year	Gross Residential	Exemptions	Net Residential	Commercial	Industrial	G&E
2025-26	73.69%	-0.93%	72.75%	3.71%	0.00%	1.51%
2026-27	117.74%	-43.56%	74.17%	7.15%	0.00%	1.05%
2027-28	116.51%	-43.11%	73.40%	8.12%	0.00%	1.04%
2028-29	114.19%	-40.60%	73.60%	9.01%	0.00%	0.98%
2029-30	113.08%	-40.20%	72.88%	9.90%	0.00%	0.97%
2030-31	110.96%	-37.91%	73.05%	10.73%	0.00%	0.91%
2031-32	109.95%	-37.56%	72.39%	11.54%	0.00%	0.90%
2032-33	107.99%	-35.45%	72.54%	12.30%	0.00%	0.85%
2033-34	107.07%	-35.15%	71.92%	13.05%	0.00%	0.85%
2034-35	105.26%	-33.21%	72.05%	13.76%	0.00%	0.80%
2035-36	104.42%	-32.94%	71.48%	14.45%	0.00%	0.79%

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 ORCHARD, 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	\$1,392,004	\$7.94117	\$11,054
2026-27	\$2,002,075	\$5.69175	\$11,395
2027-28	\$2,023,175	\$5.75238	\$11,638
2028-29	\$2,146,774	\$5.58450	\$11,989
2029-30	\$2,167,874	\$5.63993	\$12,227
2030-31	\$2,297,765	\$5.47783	\$12,587
2031-32	\$2,318,865	\$5.52860	\$12,820
2032-33	\$2,455,326	\$5.37193	\$13,190
2033-34	\$2,476,426	\$5.41849	\$13,418
2034-35	\$2,619,744	\$5.26692	\$13,798
2035-36	\$2,640,844	\$5.30969	\$14,022

CITY OF ORCHARD, 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	\$1,392,004	\$7.94117	\$11,054
2026-27	\$1,408,625	\$7.94117	\$11,186
2027-28	\$1,440,751	\$7.94117	\$11,441
2028-29	\$1,486,017	\$7.94117	\$11,801
2029-30	\$1,519,299	\$7.94117	\$12,065
2030-31	\$1,567,401	\$7.94117	\$12,447
2031-32	\$1,601,897	\$7.94117	\$12,721
2032-33	\$1,652,979	\$7.94117	\$13,127
2033-34	\$1,688,757	\$7.94117	\$13,411
2034-35	\$1,742,972	\$7.94117	\$13,841
2035-36	\$1,780,096	\$7.94117	\$14,136

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	\$593,450	(\$2.24942)	\$209
2027-28	\$582,424	(\$2.18879)	\$197
2028-29	\$660,757	(\$2.35667)	\$188
2029-30	\$648,575	(\$2.30124)	\$162
2030-31	\$730,364	(\$2.46334)	\$140
2031-32	\$716,968	(\$2.41257)	\$99
2032-33	\$802,347	(\$2.56924)	\$63
2033-34	\$787,669	(\$2.52268)	\$8
2034-35	\$876,772	(\$2.67425)	-\$43
2035-36	\$860,748	(\$2.63148)	-\$114

CITY OF ORCHARD, 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	\$188	\$338	\$50,000	\$51,515	\$188	\$282	\$50,000	\$58,947	\$170	\$49	\$146	\$49	\$188	\$323
\$100,000	\$123,480	\$377	\$676	\$100,000	\$103,030	\$377	\$564	\$100,000	\$117,894	\$358	\$372	\$334	\$372	\$377	\$646
\$150,000	\$185,220	\$565	\$1,015	\$150,000	\$154,545	\$565	\$847	\$150,000	\$176,842	\$547	\$695	\$522	\$695	\$565	\$969
\$200,000	\$246,960	\$922	\$1,353	\$200,000	\$206,060	\$922	\$1,129	\$200,000	\$235,789	\$735	\$1,018	\$711	\$1,018	\$753	\$1,292
\$250,000	\$308,700	\$1,280	\$1,691	\$250,000	\$257,575	\$1,280	\$1,411	\$250,000	\$294,736	\$923	\$1,341	\$899	\$1,341	\$942	\$1,615
\$300,000	\$370,440	\$1,637	\$2,029	\$300,000	\$309,090	\$1,637	\$1,693	\$300,000	\$353,683	\$1,112	\$1,664	\$1,087	\$1,664	\$1,130	\$1,937
\$400,000	\$493,920	\$2,352	\$2,706	\$400,000	\$412,120	\$2,352	\$2,258	\$400,000	\$471,578	\$1,488	\$2,309	\$1,464	\$2,309	\$1,507	\$2,583
\$500,000	\$617,400	\$3,066	\$3,382	\$500,000	\$515,151	\$3,066	\$2,822	\$500,000	\$589,472	\$1,865	\$2,955	\$1,841	\$2,955	\$1,883	\$3,229
\$600,000	\$740,880	\$3,781	\$4,058	\$600,000	\$618,181	\$3,781	\$3,386	\$600,000	\$707,366	\$2,242	\$3,601	\$2,217	\$3,601	\$2,260	\$3,875
\$700,000	\$864,360	\$4,496	\$4,735	\$700,000	\$721,211	\$4,496	\$3,951	\$700,000	\$825,261	\$2,618	\$4,247	\$2,594	\$4,247	\$2,637	\$4,521
\$800,000	\$987,840	\$5,211	\$5,411	\$800,000	\$824,241	\$5,211	\$4,515	\$800,000	\$943,155	\$2,995	\$4,893	\$2,971	\$4,893	\$3,013	\$5,166
\$900,000	\$1,111,320	\$5,925	\$6,088	\$900,000	\$927,271	\$5,925	\$5,079	\$900,000	\$1,061,050	\$3,372	\$5,538	\$3,347	\$5,538	\$3,390	\$5,812
\$1,000,000	\$1,234,800	\$6,640	\$6,764	\$1,000,000	\$1,030,301	\$6,640	\$5,644	\$1,000,000	\$1,178,944	\$3,748	\$6,184	\$3,724	\$6,184	\$3,767	\$6,458
\$2,000,000	\$2,469,600	\$13,787	\$13,528	\$2,000,000	\$2,060,602	\$13,787	\$11,288	\$2,000,000	\$2,357,888	\$7,515	\$12,642	\$7,490	\$12,642	\$7,533	\$12,916
\$3,000,000	\$3,704,400	\$20,934	\$20,292	\$3,000,000	\$3,090,903	\$20,934	\$16,931	\$3,000,000	\$3,536,832	\$11,282	\$19,100	\$11,257	\$19,100	\$11,300	\$19,374
\$4,000,000	\$4,939,200	\$28,081	\$27,056	\$4,000,000	\$4,121,204	\$28,081	\$22,575	\$4,000,000	\$4,715,776	\$15,048	\$25,558	\$15,024	\$25,558	\$15,066	\$25,832
\$5,000,000	\$6,174,000	\$35,228	\$33,820	\$5,000,000	\$5,151,505	\$35,228	\$28,219	\$5,000,000	\$5,894,720	\$18,815	\$32,016	\$18,790	\$32,016	\$18,833	\$32,290
\$6,000,000	\$7,408,800	\$42,375	\$40,584	\$6,000,000	\$6,181,806	\$42,375	\$33,863	\$6,000,000	\$7,073,664	\$22,581	\$38,474	\$22,557	\$38,474	\$22,600	\$38,748
\$7,000,000	\$8,643,600	\$49,522	\$47,348	\$7,000,000	\$7,212,107	\$49,522	\$39,507	\$7,000,000	\$8,252,608	\$26,348	\$44,932	\$26,324	\$44,932	\$26,366	\$45,206
\$8,000,000	\$9,878,400	\$56,669	\$54,112	\$8,000,000	\$8,242,408	\$56,669	\$45,151	\$8,000,000	\$9,431,552	\$30,115	\$51,391	\$30,090	\$51,391	\$30,133	\$51,664
\$9,000,000	\$11,113,200	\$63,816	\$60,876	\$9,000,000	\$9,272,709	\$63,816	\$50,794	\$9,000,000	\$10,610,496	\$33,881	\$57,849	\$33,857	\$57,849	\$33,900	\$58,122
\$10,000,000	\$12,348,000	\$70,963	\$67,640	\$10,000,000	\$10,303,010	\$70,963	\$56,438	\$10,000,000	\$11,789,440	\$37,648	\$64,307	\$37,623	\$64,307	\$37,666	\$64,581
\$15,000,000	\$18,522,000	\$106,699	\$101,460	\$15,000,000	\$15,454,515	\$106,699	\$84,657	\$15,000,000	\$17,684,160	\$56,481	\$96,597	\$56,457	\$96,597	\$56,499	\$96,871
\$20,000,000	\$24,696,000	\$142,434	\$135,280	\$20,000,000	\$20,606,020	\$142,434	\$112,876	\$20,000,000	\$23,578,880	\$75,314	\$128,887	\$75,290	\$128,887	\$75,332	\$129,161
\$25,000,000	\$30,870,000	\$178,169	\$169,101	\$25,000,000	\$25,757,525	\$178,169	\$141,095	\$25,000,000	\$29,473,600	\$94,147	\$161,177	\$94,123	\$161,177	\$94,166	\$161,451
\$30,000,000	\$37,044,000	\$213,905	\$202,921	\$30,000,000	\$30,909,030	\$213,905	\$169,314	\$30,000,000	\$35,368,320	\$112,980	\$193,468	\$112,956	\$193,468	\$112,999	\$193,742
\$35,000,000	\$43,218,000	\$249,640	\$236,741	\$35,000,000	\$36,060,535	\$249,640	\$197,533	\$35,000,000	\$41,263,040	\$131,814	\$225,758	\$131,789	\$225,758	\$131,832	\$226,032
\$40,000,000	\$49,392,000	\$285,375	\$270,561	\$40,000,000	\$41,212,040	\$285,375	\$225,753	\$40,000,000	\$47,157,760	\$150,647	\$258,048	\$150,622	\$258,048	\$150,665	\$258,322
\$45,000,000	\$55,566,000	\$321,110	\$304,381	\$45,000,000	\$46,363,545	\$321,110	\$253,972	\$45,000,000	\$53,052,480	\$169,480	\$290,339	\$169,455	\$290,339	\$169,498	\$290,612
\$50,000,000	\$61,740,000	\$356,846	\$338,201	\$50,000,000	\$51,515,050	\$356,846	\$282,191	\$50,000,000	\$58,947,200	\$188,313	\$322,629	\$188,288	\$322,629	\$188,331	\$322,903

CITY OF ORCHARD, 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	\$150	79.58%	\$94	49.84%	(\$121)	(71.18%)	(\$97)	(66.33%)	\$135	71.45%
\$100,000	\$300	79.58%	\$188	49.84%	\$14	3.77%	\$38	11.38%	\$269	71.45%
\$150,000	\$450	79.58%	\$282	49.84%	\$148	27.09%	\$173	33.04%	\$404	71.45%
\$200,000	\$430	46.67%	\$206	22.38%	\$283	38.45%	\$307	43.23%	\$538	71.45%
\$250,000	\$411	32.14%	\$131	10.26%	\$417	45.19%	\$442	49.14%	\$673	71.45%
\$300,000	\$392	23.96%	\$56	3.43%	\$552	49.64%	\$576	53.00%	\$807	71.45%
\$400,000	\$354	15.05%	(\$94)	(4.01%)	\$821	55.16%	\$845	57.75%	\$1,077	71.45%
\$500,000	\$316	10.29%	(\$245)	(7.98%)	\$1,090	58.45%	\$1,115	60.56%	\$1,346	71.45%
\$600,000	\$277	7.33%	(\$395)	(10.44%)	\$1,359	60.63%	\$1,384	62.41%	\$1,615	71.45%
\$700,000	\$239	5.31%	(\$545)	(12.13%)	\$1,628	62.19%	\$1,653	63.72%	\$1,884	71.45%
\$800,000	\$201	3.85%	(\$696)	(13.35%)	\$1,898	63.36%	\$1,922	64.70%	\$2,153	71.45%
\$900,000	\$162	2.74%	(\$846)	(14.28%)	\$2,167	64.26%	\$2,191	65.46%	\$2,422	71.45%
\$1,000,000	\$124	1.87%	(\$996)	(15.00%)	\$2,436	64.98%	\$2,460	66.07%	\$2,691	71.45%
\$2,000,000	(\$259)	(1.88%)	(\$2,499)	(18.13%)	\$5,127	68.23%	\$5,152	68.78%	\$5,383	71.45%
\$3,000,000	(\$642)	(3.07%)	(\$4,003)	(19.12%)	\$7,819	69.30%	\$7,843	69.67%	\$8,074	71.45%
\$4,000,000	(\$1,025)	(3.65%)	(\$5,506)	(19.61%)	\$10,510	69.84%	\$10,535	70.12%	\$10,766	71.45%
\$5,000,000	(\$1,408)	(4.00%)	(\$7,009)	(19.90%)	\$13,202	70.17%	\$13,226	70.39%	\$13,457	71.45%
\$6,000,000	(\$1,791)	(4.23%)	(\$8,512)	(20.09%)	\$15,893	70.38%	\$15,917	70.57%	\$16,149	71.45%
\$7,000,000	(\$2,174)	(4.39%)	(\$10,016)	(20.22%)	\$18,584	70.53%	\$18,609	70.69%	\$18,840	71.45%
\$8,000,000	(\$2,557)	(4.51%)	(\$11,519)	(20.33%)	\$21,276	70.65%	\$21,300	70.79%	\$21,531	71.45%
\$9,000,000	(\$2,940)	(4.61%)	(\$13,022)	(20.41%)	\$23,967	70.74%	\$23,992	70.86%	\$24,223	71.45%
\$10,000,000	(\$3,323)	(4.68%)	(\$14,525)	(20.47%)	\$26,659	70.81%	\$26,683	70.92%	\$26,914	71.45%
\$15,000,000	(\$5,238)	(4.91%)	(\$22,042)	(20.66%)	\$40,116	71.03%	\$40,140	71.10%	\$40,371	71.45%
\$20,000,000	(\$7,154)	(5.02%)	(\$29,558)	(20.75%)	\$53,573	71.13%	\$53,597	71.19%	\$53,829	71.45%
\$25,000,000	(\$9,069)	(5.09%)	(\$37,074)	(20.81%)	\$67,030	71.20%	\$67,055	71.24%	\$67,286	71.45%
\$30,000,000	(\$10,984)	(5.13%)	(\$44,590)	(20.85%)	\$80,487	71.24%	\$80,512	71.28%	\$80,743	71.45%
\$35,000,000	(\$12,899)	(5.17%)	(\$52,106)	(20.87%)	\$93,944	71.27%	\$93,969	71.30%	\$94,200	71.45%
\$40,000,000	(\$14,814)	(5.19%)	(\$59,623)	(20.89%)	\$107,402	71.29%	\$107,426	71.32%	\$107,657	71.45%
\$45,000,000	(\$16,729)	(5.21%)	(\$67,139)	(20.91%)	\$120,859	71.31%	\$120,883	71.34%	\$121,114	71.45%
\$50,000,000	(\$18,644)	(5.22%)	(\$74,655)	(20.92%)	\$134,316	71.33%	\$134,340	71.35%	\$134,572	71.45%