

Date: October 6, 2026

To: Common Council

John Weidl, City Manager

From: Rachelle Blitch, Director of Financial and Administrative Services

Re: Whitewater Comparative Analysis

Method

Financial data was obtained from the Wisconsin Policy Forum, and population figures were sourced from the Wisconsin Department of Revenue. All values in this analysis use equalized value, which is necessary because communities across Wisconsin follow different assessment practices.

For example, if you look at the 2023 mill rates published on the Walworth County website, the City of Delavan shows a tax rate of \$10.13. However, in our dataset, Delavan's rate appears as \$6.83. This difference is due to Delavan's assessment ratio at the time, which was approximately 65%. Equalized value adjusts for these variations, ensuring that tax rates can be compared accurately across communities.

This is why equalized value is essential when conducting cross-community comparisons.

Executive Summary

Whitewater's position in these comparisons is driven primarily by the size of its tax base. At about \$69,000 in equalized value per resident, Whitewater has the smallest tax base per resident of all 27 communities reviewed, roughly half the median of about \$127,000. A smaller base requires a higher tax rate to raise the same revenue. Even so, Whitewater's municipal levy is \$495 per resident, well below the peer median of \$730 and the second lowest of the thirteen peer communities. The higher rate reflects a limited tax base, not higher spending per resident.

The increase in the 2025 municipal tax rate (6.34 to 7.46) reflects, in large part, the voter-approved public safety referendum. Excluding the referendum levy, Whitewater's 2025 municipal rate would have been \$6.27.

This report benchmarks Whitewater against three comparison groups over the most recent 2025 tax year. The analysis focuses on five key measures: municipal tax rate, total property tax rate (does not include credits), municipal levy per capita, municipal share of the total tax bill, and the average residential tax bill (based on a home value of \$270,500).

First, Whitewater is compared to twelve peer communities identified in an updated separate study (attached). Next, it is compared to other municipalities within Walworth and Jefferson Counties. Finally, Whitewater is evaluated alongside a third group consisting of municipalities with universities. 2025 highlights (Whitewater vs. comparison set):

- Municipal tax rate: 7.46 — 3rd highest (3rd of 13); median ~6.38; range: 4.54 (River Falls) to 8.43 (Wisconsin Rapids).
- Total property tax rate: 16.41 — 4th highest; median ~15.71; range 14.21 (Elkhorn) to 18.98 (Brown Deer).
- Municipal levy per capita: \$495 — 2nd lowest; group median ~\$730. Range \$476 (River Falls) to \$906 (Burlington).
- Municipal share of total bill: 45.4% — 3rd highest (median ~41.7%; range 46.1% Delavan to 33% Plover).
- Average residential tax bill: \$4,440 — 4th highest (median ~\$4,249); range \$3,844 (Elkhorn) to \$5,135 (Brown Deer). *This figure is based on a home value of \$270,500.

Trend (2024→2025): Whitewater's total rate increased (14.71 → 16.41) largely as a result of the voter-approved public safety referendum and the average bill increased (\$3,978 → \$4,440), while levy per capita rose (\$403 → \$495) and municipal share increased (43% → 45.4%), mirroring broader changes seen in the group's medians.

2025 Benchmarking — Whitewater's Position

Municipal Tax Rate (Mill Rate)					
Comp Communities		Walworth/Jefferson		University Communities	
Wisconsin Rapids	8.43	Whitewater	7.46	Whitewater	7.46
Brown Deer	7.70	Delavan	6.78	Platteville*	6.38
Whitewater	7.46	Watertown	6.72	Ripon*	6.30
Baraboo	6.89	Jefferson	6.23	De Pere*	5.50
Delavan	6.78	Elkhorn	6.19	Menomonie*	4.92
Burlington	6.65	Fort Atkinson	6.01	River Falls*	4.54
Platteville*	6.38	Lake Mills	5.39		
Jefferson	6.23	Mukwonago	5.28		
Elkhorn	6.19	East Troy	4.43		
Fort Atkinson	6.01	Lake Geneva	3.81		
Plover	5.05				
Menomonie*	4.92				
River Falls *	4.54				

Total Tax Rate					
Comp Communities		Walworth/ Jefferson		University Communities	
Brown Deer	19	Jefferson	17.24	Whitewater	16.41
Wisconsin Rapids	18.40	Whitewater	16.41	Ripon*	15.94
Jefferson	17.2	Fort Atkinson	15.97	River Falls*	15.71
Whitewater	16.4	Mukwonago	15.33	De Pere*	15.57
Baraboo	16.3	Lake Mills	14.92	Platteville*	15.20
Fort Atkinson	16	Delavan	14.51	Menomonie*	14.36
River Falls *	15.7	Elkhorn	14.21		
Plover	15.3	Watertown	13.75		
Burlington	15.3	East Troy	12.94		
Platteville*	15.20	Lake Geneva	12.28		
Delavan	14.5				
Menominie*	14.4				
Elkhorn	14.2				

Municipal Levy Per Capita					
Comp Communities		Walworth/ Jefferson		University Communities	
Burlington	906	Lake Geneva	1,158	De Pere*	735
Brown Deer	832	Mukwonago	863	Ripon*	556
Elkhorn	819	Elkhorn	819	Platteville*	506
Baraboo	758	Lake Mills	782	Menomonie*	505
Wisconsin Rapids	751	Delavan	749	Whitewater	495
Delavan	749	Fort Atkinson	730	River Falls*	476
Fort Atkinson	730	Watertown	728		
Jefferson	685	Jefferson	685		
Plover	588	East Troy	559		
Platteville*	506	Whitewater	495		
Menominie*	505				
Whitewater	495				
River Falls *	476				

Municipal Levy Share of Total					
Comp Communities		Walworth/ Jefferson		University Communities	
Delavan	46.1%	Watertown	48.8%	Whitewater	45.4%
Wisconsin Rapids	45.9%	Delavan	46.1%	Platteville*	41.7%
Whitewater	45.4%	Whitewater	45.4%	De Pere*	40.3%
Burlington	45.0%	Elkhorn	43.6%	Ripon*	39.5%
Elkhorn	43.6%	Fort Atkinson	37.5%	Menomonie*	34.3%
Baraboo	42.9%	Jefferson	36.2%	River Falls*	33.6%
Platteville*	41.7%	Lake Mills	36.1%		
Brown Deer	38.4%	Mukwonago	34.9%		
Fort Atkinson	37.5%	East Troy	34.2%		
Jefferson	36.2%	Lake Geneva	31.0%		
Menominie*	34.3%				
River Falls *	33.6%				
Plover	33.0%				

Average Residential Tax Bill					
Comp Communities		Walworth/ Jefferson		University Communities	
Brown Deer	5135	Jefferson	4663	Whitewater	4440
Wisconsin Rapids	4976	Whitewater	4440	Ripon*	4310
Jefferson	4663	Fort Atkinson	4320	River Falls*	4249
Whitewater	4440	Mukwonago	4147	De Pere*	4211
Baraboo	4395	Lake Mills	4037	Platteville*	4112
Fort Atkinson	4320	Delavan	3924	Menomonie*	3884
River Falls *	4249	Elkhorn	3844		
Plover	4144	Watertown	3720		
Burlington	4140	East Troy	3501		
Platteville*	4112	Lake Geneva	3322		
Delavan	3924				
Menominie*	3884				
Elkhorn	3844				

Comparison Groups

Benchmark roster of comparable communities: Whitewater, Platteville, Elkhorn, Delavan, Fort Atkinson, Plover, Jefferson, Burlington, Brown Deer, Baraboo, Wisconsin Rapids, Menomonie, and River Falls. Medians and ranks are computed within this set.

Metric	Whitewater	Group Median	Whitewater's Rank (of 13)	Group Min	Group Max
Municipal tax rate (\$/\$1,000)	7.46	6.38	3rd (above median)	River Falls — 4.54	Wisconsin Rapids — 8.43
Total property tax rate (\$/\$1,000)	16.41	15.71	4th (above median)	Elkhorn — 14.21	Brown Deer — 18.98
Municipal levy per capita (\$)	495	730	12th (2nd lowest)	River Falls — 476	Burlington — 906
Municipal levy share of total (%)	45.4%	41.7%	3rd (high)	Plover — 33%	Delavan — 46.1%
Average residential tax bill (\$)	4,440	4,249	4th (above median)	Elkhorn — 3,844	Brown Deer — 5,135

Benchmark roster of communities in Walworth and Jefferson Counties: Whitewater, Lake Geneva, Elkhorn, Delavan, Fort Atkinson, Mukwonago, Lake Mills, Watertown, East Troy, and Jefferson. Medians and ranks are computed within this set.

Metric	Whitewater	Group Median	Whitewater's Rank (of 10)	Group Min	Group Max
Municipal tax rate (\$/\$1,000)	7.46	6.19	1st (highest)	Lake Geneva — 3.81	Whitewater — 7.46
Total property tax rate (\$/\$1,000)	16.41	14.92	2nd (high)	Lake Geneva — 12.28	Jefferson — 17.24
Municipal levy per capita (\$)	495	749	10th (lowest)	Whitewater — 495	Lake Geneva — 1,158
Municipal levy share of total (%)	45.4%	37.5%	3rd (high)	Lake Geneva — 31%	Watertown — 48.8%
Average residential tax bill (\$)	4,440	4,037	2nd (high)	Lake Geneva — 3,322	Jefferson — 4,663

Benchmark roster of communities with universities: Whitewater, Platteville, River Falls, Menomonie, Ripon, and De Pere. Medians and ranks are computed within this set.

Whitewater also has the lowest equalized value per resident in this group (\$69,000, compared with \$85,000 to \$151,000 for the other five communities), which accounts for much of its position at the top of the rate rankings. Its municipal levy per resident remains the second lowest in the group.

Metric	Whitewater	Group Median	Whitewater's Rank (of 6)	Group Min	Group Max
Municipal tax rate (\$/\$1,000)	7.46	6.30	1st (highest)	River Falls — 4.54	Whitewater — 7.46
Total property tax rate (\$/\$1,000)	16.41	15.71	1st (highest)	Menomonie — 14.36	Whitewater — 16.41
Municipal levy per capita (\$)	495	506	5th (2 nd lowest)	River Falls — 476	De Pere — 735
Municipal levy share of total (%)	45.4%	40.3%	1st (high)	River Falls — 33.6%	Whitewater — 45.4%
Average residential tax bill (\$)	4,440	4,249	1 st (highest)	Menomonie — 3,884	Whitewater — 4,440

2025 Context Table (all 27 comparison communities)

This table includes every community in the three benchmark groups above, plus seven communities that are not part of those groups (Weston, Salem Lakes, Mequon, Waukesha, Stoughton, Beaver Dam, and Oconomowoc). The medians in the Four-Year Trends and Summary Charts sections are computed across all 27 communities, so they differ slightly from the peer-group medians in the Executive Summary.

Municipality	Population	EV/Capita (\$k)	Municipal Mill	Total Rate	Levy/Capita (\$)	Avg Bill (\$)	Municipal Share
Whitewater	16,015	69	7.46	16.41	495	4,440	45.4%
Platteville	11,833	85	6.38	15.20	506	4,112	41.7%
Elkhorn	10,122	136	6.19	14.21	819	3,844	43.6%
Delavan	9,055	127	6.78	14.51	749	3,924	46.1%

Municipality	Population	EV/Capita (\$k)	Municipal Mill	Total Rate	Levy/Capita (\$)	Avg Bill (\$)	Municipal Share
Fort Atkinson	12,377	126	6.01	15.97	730	4,320	37.5%
Weston	15,866	122	5.19	14.47	535	3,914	35.8%
Lake Mills	6,617	164	5.39	14.92	782	4,037	36.1%
Plover	14,208	134	5.05	15.32	588	4,144	33.0%
Jefferson	7,766	121	6.23	17.24	685	4,663	36.2%
De Pere	25,453	151	5.50	15.57	735	4,211	40.3%
East Troy	5,011	136	4.43	12.94	559	3,501	34.2%
Lake Geneva	8,691	312	3.81	12.28	1,158	3,322	31.0%
Menomonie	16,709	111	4.92	14.36	505	3,884	34.3%
Mukwonago	8,512	190	5.28	15.33	863	4,147	34.9%
Ripon	7,716	97	6.30	15.94	556	4,310	39.5%
River Falls	17,802	115	4.54	15.71	476	4,249	33.6%
Watertown	22,617	114	6.72	13.75	728	3,720	48.8%
Salem Lakes	14,302	175	3.26	12.49	555	3,378	24.4%
Mequon	25,329	295	3.43	9.95	984	2,691	24.4%
Waukesha	71,461	153	7.59	13.08	1,116	3,537	58.0%
Baraboo	13,096	121	6.89	16.25	758	4,395	42.9%
Burlington	10,939	141	6.65	15.31	906	4,140	45.0%
Wisconsin Rapids	18,675	93	8.43	18.40	751	4,976	45.9%
Brown Deer	12,527	123	7.70	18.98	832	5,135	38.4%

Municipality	Population	EV/Capita (\$k)	Municipal Mill	Total Rate	Levy/Capita (\$)	Avg Bill (\$)	Municipal Share
Stoughton	13,134	161	7.16	16.56	1,036	4,480	42.2%
Beaver Dam	16,443	117	7.62	16.96	836	4,588	44.8%
Oconomowoc	20,002	220	4.11	11.38	838	3,078	40.1%

Four-Year Trends (Medians vs. Whitewater)

Group medians (all 27 communities):

Year	Municipal Mill (Median)	Total Rate (Median)	Levy/Capita (Median)	Avg Bill (Median)	Municipal Share (Median)
2022	6.70	17.43	\$598	\$4,714	36%
2023	5.97	15.36	\$652	\$4,283	37%
2024	5.91	14.71	\$677	\$3,979	37%
2025	6.19	15.31	\$749	\$4140	39.5%

Whitewater time series:

Year	Municipal Mill	Total Rate	Levy/Capita	Avg Bill	Municipal Share
2022	6.73	17.43	\$365	\$4,714	39%
2023	6.33	15.36	\$370	\$4,155	41%
2024	6.34	14.71	\$403	\$3,978	43%
2025	7.46	16.41	\$495	\$4,440	45.4%

Summary Charts (2025)

Whitewater vs median of all 27 communities:

- **Municipal tax rate:** WW **7.46** vs median **6.19**
- **Total property tax rate:** WW **16.41** vs median **15.31**
- **Levy per capita:** WW **\$495** vs median **\$749**
- **Municipal share:** WW **45.4%** vs median **39.5%**
- **Avg residential bill:** WW **\$4,440** vs median **\$4,140**

Key Findings for Council

- **Low Levy per Capita Compared to Peers.** Even with higher mill rates, Whitewater collects significantly less per resident than nearly all comparison communities. This indicates that residents receive municipal services at a comparatively lower per-capita cost.
- **Competitive Position Despite Limited Equalized Value Base.** Whitewater's equalized value per capita is on the low end, yet the city still delivers full municipal services, including police, fire/EMS, streets, parks and administration. It performs competitively despite having fewer financial resources per resident.
- **Municipal Share Increase Reflects Voter-Approved Public Safety Investment.** The higher municipal share of the total tax bill is primarily due to the voter-approved expansion of public safety capacity.
- **Stable Service Delivery Through Transition.** Despite financial constraints and a modest equalized value base, Whitewater continues to maintain stable municipal operations, fund capital improvements, and support public safety expansions.

Community Investment and Steps Toward Long-Term Stability

We recognize that property taxes have increased in recent years, and we want to express our sincere appreciation to the Whitewater community for your continued support and your investment in public safety and essential municipal services. The voter-approved referendum allowed the City to strengthen critical public safety functions, and we remain committed to ensuring that these dollars are managed responsibly and transparently.

At the same time, we are taking deliberate steps to promote long-term financial stability and to limit future tax impacts. These efforts include:

- **Revising the City's Capital Improvement Policy** to better align project planning with available resources. This ensures capital spending is sustainable and strategically sequenced.
- **Developing a long-term financial plan** that reduces reliance on borrowing. Limiting debt issuance lowers interest costs over time, which helps stabilize future budgets and ultimately eases pressure on the tax levy.

- **Expanding and updating the City's fee structure** so that users of specific services more fully fund the cost of providing those services. Where feasible, fees are being adjusted to reflect the actual cost of service delivery, reducing the burden on general taxpayers.
- **Evaluating how to best utilize levy limit growth from net new construction**, including the potential to allocate a portion of that growth to offset debt service payments. This approach helps absorb required costs without shifting them directly to taxpayers.

These actions reflect the City's commitment to strong financial stewardship and to sustaining high-quality public services in a manner that is responsible, transparent, and community-focused. We remain grateful for the community's trust and will continue working to maintain stability while supporting the services residents value.