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WHITEWATER FORWARD

MOVING TOGETHER TOWARD 2045

2026

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WHAT IS A COMPREHENSIVE PLAN?

Whitewater Forward is a shared vision, built together. Through inclusive collaboration, residents and City Staff identified opportunities and challenges related to Whitewater's land use, infrastructure, public facilities, natural resources, and more. These broad range of voices forms the foundation to establish public priorities. The Plan serves three primary roles:

- **A Shared Vision.** Comprehensive planning provides an opportunity for residents to create a shared vision for the future.
- **Guidance for Decision Makers.** The Plan serves as a guide for City staff, the Planning and Architectural Review Commission, Common Council, and other City boards and commissions as they set policies, make public investments, and deliberate land use decisions.
- **Legal Basis for Land Use Regulations.** Wisconsin's comprehensive planning framework is primarily established in Wis. Stat. § 66.1001, enacted through the state's 1999 "Smart Growth" legislation. Plans must address required elements, including land use, housing, transportation, economic development, natural resources, intergovernmental cooperation, and implementation. Local zoning, subdivision, and official-mapping ordinances, including applicable shoreland and wetland regulations, must be consistent with the adopted comprehensive plan.

WHO USES THE PLAN?

The Plan offers guidance well beyond government. Achieving the goals articulated in the Plan requires collaboration. Users include:

- **The Public.** The Plan was authored with input from community stakeholders. The public should raise the goals expressed in the Plan in public forums and take actions to support improving the community.
- **City Staff.** The Plan informs Staff when assessing development regulations and additions to or enhancements of facilities, services, and capital projects. Department heads will use the Plan's recommendations to guide capital improvement projects, budgets, and future planning initiatives.
- **Community Leaders.** Policy makers, notably the Common Council and Planning and Architectural Review Commission, should use the Plan as a reliable guide for making decisions on policies and projects.
- **Developers and Landowners.** The Plan is a guide for those who want to invest in Whitewater. By understanding future goals, these stakeholders can approach projects with collaboration.
- **Partners Implementation.** Many partners will be continually engaged in implementing the Plan. Essential partners include Walworth and Jefferson County, the University, the Chamber of Commerce, school district, the State, and more.

WHITEWATER FORWARD IS NOT:

1. A Development Plan - individual landowners still lead property development.

2. A Zoning Map - instead, it informs and guides zoning decisions.

3. Static or Rigid - the Plan should change with the changing conditions over time.

4. A Capital Improvement Plan - the Plan guides priority investments, but does not prescribe public investment decisions.

5. Only for the City - all residents, organizations, and stakeholders with a vested interest in Whitewater should want to advance the Plan.

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PLANNING PROCESS

Trends

Collecting and analyzing data to understand trends and forecasts.

Vision

Exploring concepts for the future, including land use, mobility, environment, housing, and more.

Elements

Adding the policy details for individual parts of the community and its operations.

Plan

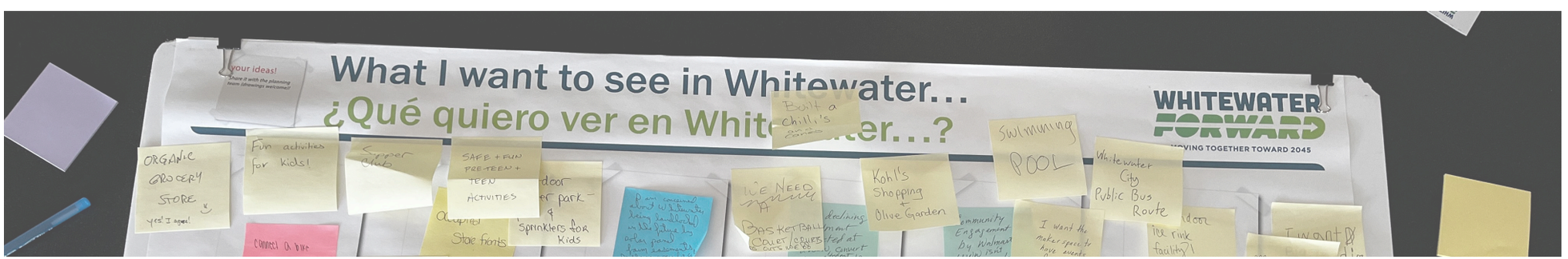
Revising and publishing the narrative and graphics for review and approval.

Advisory Work Group

Dec '25 | | Feb | Mar | Apr | | June | | Aug | Sept | Oct |

Major Public Events

- Listening Sessions
- Kick-off Open House
- Design Studio
- Joint PARC and Council
- Final Open Houses



USERS GUIDE

Whitewater Forward frames the future. The goals and policies throughout the plan are flexible, property owner focused, and a basis for decision-making.

Planning For An Uncertain Future

Whitewater Forward illustrates a population growth scenario of up to 17,000 residents through 2045. The Future Land Use map depicts more than enough land to accommodate this level of growth through 2045. Planning for more land than is potentially needed allows flexibility in development directions and opportunities as they arise.

Also, the evolution of cities is a long process with any number of unforeseen situations that can change the trajectory of a city. For Whitewater, Whitewater Forward comes at a time of significant uncertainty as of 2026.

The 2020 Pandemic. In 2026, the COVID-19 Pandemic of 2020 had resolved. However, the lasting effects of the Pandemic on work lives, mental health, and physical health are becoming known. Trends in 2026 indicate a significant shift toward more remote working - where an employee can choose where to live based on lifestyle and not employer location. At the same time, college students are returning to campus with rebounding enrollments in the near term. **What could this mean for Whitewater through 2045?**

- Whitewater's' manufacturing and production base still requires employees to work on-site and live within driving distance. But employees in other professions that allow remote work may choose communities that offer more affordability, recreation, good schools, and an array of other quality of life features.

Aging Demographics. The Baby Boomer generation continues to reach retirement age. Workforce shortages are widespread throughout the country. It is possible that in the future there simply will not be enough working age populations to fill open positions to support business expansion. **What could this mean for Whitewater through 2045?**

- Businesses in Whitewater will need to continue adapting new ways to attract and retain employees. The quality of life and social connections for people living in Whitewater becomes even more important for employee retention. On the other hand, Whitewater will need to increase support for aging populations, including accessible design of public spaces, accommodating housing, and older household services.

Recessions. Inflation concerns after the Pandemic had many leading economists concerned about a looming recession. Combating inflationary pressures led to the highest mortgage rates since 2008 and a slowing of the housing market. The market is catching up, but housing construction remains a concern for meeting community needs. Whether a recession occurs in the near term is unknown. **What could this mean for Whitewater through 2045?**

- Long-range comprehensive plans will inevitably experience periods of recession. That is why Whitewater Forward plans for a large area of future development possibilities and is meant to be reviewed regularly for amendments. In the near term, the Plan provides flexibility to pursue policy, actions, and capital investments that meet needs.

Climate Influences. Regardless of where, communities will have to adapt to the new realities of weather extremes - heat, heavier rain events, and flooding. Whitewater will not be immune to planning for more weather events than in the past. **What could this mean for Whitewater through 2045?**

- First and foremost, the Future Land Use map and policies strive to maintain Whitewater's existing natural resources. This is the most basic measure. Over time, amendments to Whitewater Forward may include more detailed policies and actions that relate to relief from rising temperatures, new wetland/flood areas, and potential population growth from "climate migrants" from more impacted areas of the country.

Changing Households. As population ages, younger adults are delaying marriage and parenthood, or electing not to marry or have children. Together, these trends may increase the number of households while reducing the average number of people per household, or even overall population. This trend seems to be related to a number of factors including lower immigration, the cost of children, and changing family and lifestyle preferences. **What could this mean for Whitewater through 2045?**

- This has implications for the needs of the future population, school enrollments, and the number and types of housing needed. These trends could mean higher budget constraints across jurisdictions, but still a need for the same level of services. New ways to fund projects and address community needs require constant exploration.

Advanced Technology. Technological advancements are progressing at an astounding rate. The 2017 comprehensive plan could not have predicted the number of new technologies by 2026 or their influence on city development. The same will be true through 2045. **What could this mean for Whitewater through 2045?**

- Whitewater Forward takes a near-term approach to identify policies, actions, and capital investments to plan for known new or emerging technologies. At the same time, the plan is designed to adapt as new technologies arise within the overall vision and policy direction of Whitewater Forward. As an education-oriented community, Whitewater is well positioned to capitalize on technological change through partnerships among the City, educational institutions, businesses, and other community organizations. These partnerships can help develop a skilled workforce, support research and entrepreneurship, and create opportunities to test and implement emerging technologies as a catalyst for innovation, development, and economic growth.

Whitewater Forward presents directions to adapt to these uncertain situations within the context of other plans, studies, and reports. Policy, action, and capital investment decisions made today will filter through Whitewater for years to come.

Each Planning topic includes goals, policies, and actions:

GOALS

A set of statements that set future intentions. Goals help guide decision making when specific policies or actions are not listed in the Plan. Decisions should seek to reach the goals of each planning element.

POLICIES & ACTIONS

A set of specific approaches to achieve the goals of each planning element, the Future Land Use map, and Whitewater Forward as a whole.

Policies and actions should be supplemented by other City and partner strategic planning efforts to accomplish the goals. Priorities and actions may be amended or added to over time through regular plan evaluation

COMMUNITY INPUT THEMES

Whitewater Forward relied on listening to the wants and needs of the community. Throughout the process, community members were invited to contribute their ideas and feedback both in-person and online. Features of the process included:

- Plan Advisory Work Group
- Project Website
- Online Interactive Map
- Online Community Survey
- Small Group Listening Sessions
- Kick-off Open House
- Design Workshops
- Final Open Houses

Advisory Work Group

The Whitewater Forward Advisory Work Group was an important team of decision-makers and involved residents focused on improving Whitewater. The group met six times throughout the process, guiding the engagement process, reviewing goals and strategies, and ensuring voices were heard and considered.

Listening Sessions

A diverse range of local subject matter experts were invited to share their perspectives on Whitewater. In early 2026, the planning team met with:

- Builders and Developers
- City of Whitewater Staff
- Education Leaders
- High School Students
- Local Business Owners
- Major Employers
- Non-Profit Organizations
- Property Managers and Landlords
- Service Providers

Pop-up Events

The planning team hosted five pop-up events and presentations throughout the process. The purpose of these events was to catch people at another event or place they were already at to share information and gather their ideas.

- Immigrant Support Coalition 03/11/2026
- International Children's Day 04/18/2026
- UW-W University Center 03/10/2026
- University Innovation Center 03/11/2026
- Whitewater Rotary 04/20/2026

Project Website

Throughout the process, the public was invited to learn about the planning process and share their ideas and concerns via input on the project website.

Monthly Poll

The website hosted monthly survey questions for residents and stakeholders. The topics of the surveys corresponded with plan elements under Whitewater Forward. Each month brought residents and stakeholders an opportunity to give input on a new topic.

Community Roundtable

In February 2026, the planning team hosted a community roundtable at the community center in Starin Park. A short presentation shared information about the planning process, and boards shared preliminary data findings. Attendees discussed their experiences in Whitewater, and shared with the planning team their ideas to improve the community in the future.

Design Workshops

The design workshops were hosted in the Cravath Lakefront building in April 2026. The design workshop served as an opportunity for residents and other stakeholders to discuss future land use and mobility with the planning team over maps.

Plan Open House

In September 2026, the public was invited to learn about the refined goals and initiatives to be included in the plan before finalizing recommendations for approval.

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WHAT TO EXPECT IN WHITEWATER FORWARD

Goal Statements

Land Use

Mobility

1. Have a safe, connected, and accessible mobility system for all users.
2. Offer options to walk, bike, and use other non-motorized mobility options to reach destinations.
3. Collaborate on regional mobility options, including transit, shared-ride service, and connections to nearby communities.
4. Maintain and improve street, freight, and mobility infrastructure in a fiscally responsible and resilient manner.

Neighborhoods

1. Have housing types for people in all stages of life and income ranges.
2. Preserve the existing housing stock.
3. Support housing needs through partnerships, policy, and public incentives.

Parks, Recreation, & Nature

1. Provide places where residents, employees, and visitors can gather, be active, and build social connections.
2. Maintain natural areas, parks, and open spaces that provide a system of interconnected trails and greenways.
3. Build partnerships that share a diverse supply of recreation options.
4. Budget responsibly for maintenance and improvement needs.

Economic Prosperity

1. Support and Fill the Whitewater Business and Technology Park.
2. Be attractive and well-functioning for a range of industrial enterprises.
3. Have a diverse, year-round economy that attracts and retains employment, young professionals, entrepreneurs, and businesses.
4. Complement Downtown development policy directions.

Public Services

1. Be transparent and openly collaborate with residents, businesses, and partners.
2. Responsibly invest in public facilities and infrastructure that strategically encourages private sector investment.
3. Grow in a way that supports efficient and cost-effective delivery of services.
4. Partner with other organizations to share facilities and services.

Implementation

1. Plan Maintenance.
2. Plan Support and Collaboration.
3. Implementation Schedule.

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LAND USE FORWARD

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The Foundation of the Plan

Household changes are a primary indicator of future needs. Whitewater Forward uses a forecast based on market studies and discussions with stakeholders in Whitewater to determine growth possibilities.

Going forward, a slight growth rate in the resident population is feasible to reach about 17,000 people by 2045 if adequate housing and community amenities are available to meet demand and advance quality of life. There is ample land under private ownership within the city limits in 2026 to support this increase in 1,200 people, if private property owners choose to sell or develop.

Population Forecasts for Whitewater

Whitewater Forward uses a population forecast based on 0.4% annual resident growth, plus modest student population growth through 2030 according to the University's strategic goals. This reflects both high and low past trends while recognizing broader future trends that may limit growth, including an aging population, smaller families, and slower migration. Future growth will depend on Whitewater's ability to attract residents through quality of life, housing options, and economic opportunities.

The Methodology

Several methods and studies inform Whitewater Forward:

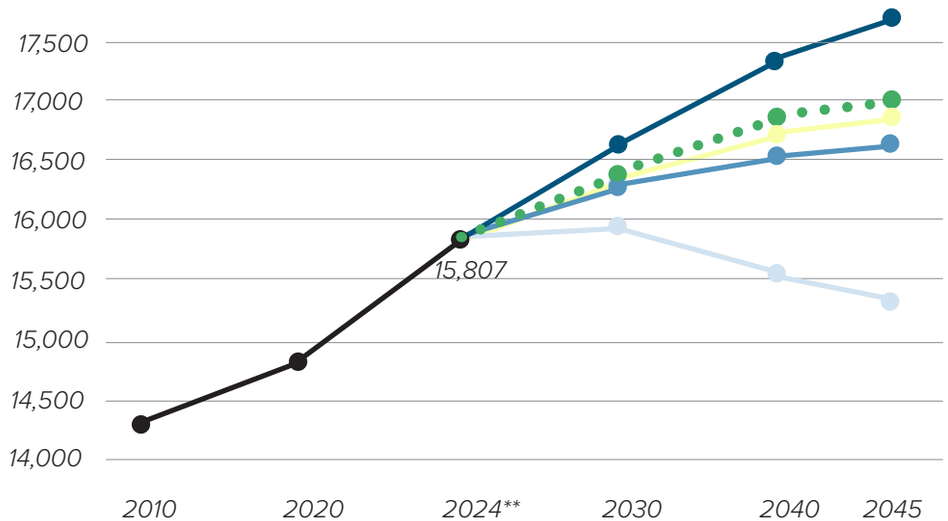
- The 2017 Comprehensive Plan - 0.75% total annual growth
- The 2024 Rental Market Analysis - 0.24% total annual growth
- The VISION 2050 regional plan - 0.34% total annual growth for the Whitewater Sewer Service Area
- Preliminary 2060 population projections published by SEWRPC showed growth for Walworth and Jefferson counties.

Considering these sources, Whitewater Forward uses a 0.4% annual resident growth forecast through 2045, with slight student growth through 2030.

Whitewater can reach a population of 17,000 by 2045 with proactive housing and economic development policies. For planning purposes, Whitewater Forward uses an average annual growth rate of the resident population and does not factor local student population into the compounded growth rate. This method tends to describe total potential of the permanent population over students that are mostly in Whitewater temporarily.

Forecasts are planning tools, not guarantees. Actual growth depends on conditions, development activity, housing availability, and unexpected events such as major employment or economic shifts. The forecast should be monitored and updated after the 2030 Census.

*Figure 1: Population Possibilities, 2045**



***With student population in Whitewater growing 6% total by 2030, then flattening**
****Some of the 2020-2024 growth is student enrollment growth coming back from the Pandemic**

17,745 0.75% 2017 Comp. Plan Rate	17,003 0.40% Whitewater Forward Rate**	16,880 0.34% 2010-2020 Census Trend	16,680 0.24% 2024 Rental Market Study	15,332 -0.49% Wis. Dept of Administration

0.4% forecast with student population removed	2024	2030	2035	2040	2045
Whitewater Forward Rate	9,007	9,225	9,411	9,601	9,794
Student population added back with 6% growth by 2030	**2024**	**2030**	**2035**	**2040**	**2045**
Whitewater Forward Rate	15,807	16,433	16,619	16,809	17,003

Purpose of the Future Land Use Map

Land use decisions by City leaders should generally reflect the intent and policy actions of the Comprehensive Plan. Whitewater Forward is flexible and should be reviewed regularly to ensure it is relevant and current.

Basis for Land Use Decisions

The Whitewater Forward future land use map provides the basis for decisions of the Staff, the Common Council, and the Plan & Architectural Review Commission. The map is critical to approval processes for development proposals and zoning decisions.

A Generalized Map

The Whitewater Forward future land use map should be interpreted generally. It is not a zoning map or engineering document. The map guides the zoning map and shows general land use locations, transitions, major trails, and critical street connections.

Property Owners Initiate

Whitewater Forward depicts land uses for privately owned properties. Property changes from existing uses will occur over time in response to market forces and owner interests as property owners voluntarily sell, develop, or change the use of their land.



Above: The Whitewater Forward working group considers and discusses future land use options in the community and extra-jurisdictional area.

Land Use Framework

In Whitewater, each land use decision must consider the long-range impact on the site, but also the amount of land in the city that can be used for different ways. A framework for land use decision-making includes form and design guidelines for each land use designation.

Whitewater Forward uses an intensity-based approach to create mixed-use, walkable neighborhoods in Whitewater.

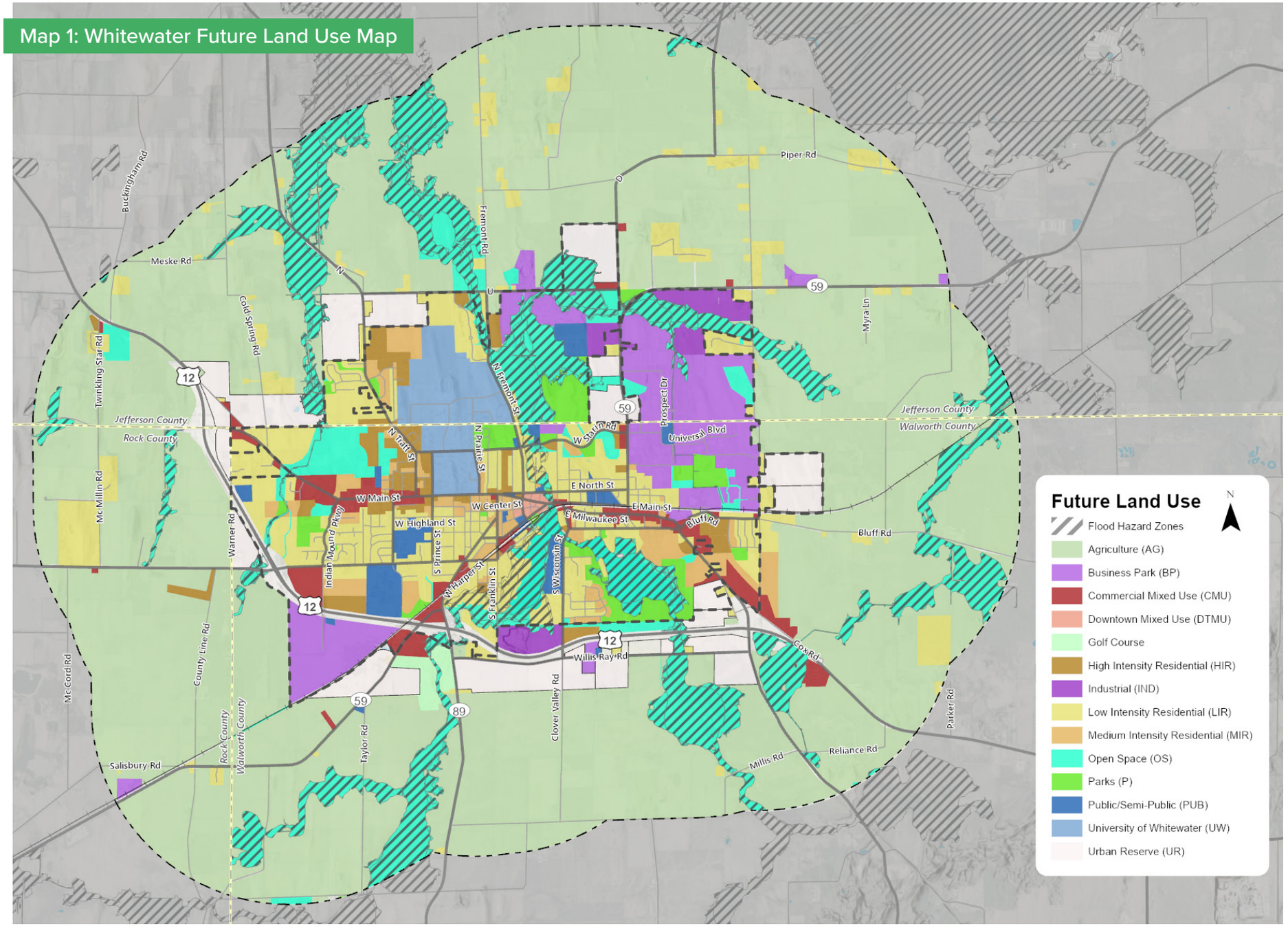
New development, existing development, and redevelopment should improve the experience for those living in, working in, and visiting Whitewater. An intensity-based framework focuses on the design and feel of a place according to the use context.

Important elements in approaching Future Land Use

- **Mixing of Uses.** Mixing compatible but different uses creates more interesting and attractive communities. Whitewater Forward recommends a flexible land use approach that encourages mixing uses based on complementary characteristics.
- **Allowing Purposeful Density.** Density can be a comfortable addition to Whitewater's land base. Almost any site in commercial mixed-use, medium intensity, and high intensity areas can accommodate density with proper design for parking, height, building orientation, and other factors.
- **Environmental Preservation.** Sensitive natural features should always be protected. Whitewater Forward reserves major sensitive areas such as parks, floodplains, wetlands, and steep slopes. The plan may not designation all sensitive areas, but growth under all designations should accommodate natural features. All areas should include stormwater best management practices that align with the intensity of development.
- **Active Mobility.** Whitewater Forward identifies future road connections and trail routes for efficient mobility within the city and to regional systems. All areas should include interconnected paths and complete streets where possible, even if not explicitly shown on the maps.

It is important to remember that while the intensity-based concept promotes the mixing of uses, it does not mean that every land use is appropriate everywhere. Location standards and compatibility requirements are an important part of the future land use plan.

Map 1: Whitewater Future Land Use Map



What is Intensity?

The Whitewater Forward land use plan designates how much development occurs in an area and how that developments affects its neighbors. This is measured by intensity and/or density of development. In residential areas, intensity is measured by dwelling units per acre. For other uses, the amount of traffic a site generates or how it affects its neighbors determines intensity.

For example, if six single-housing units are included on one acre of land, the density of the site is six units per acre (du/A). The higher the number of units on an acre, the more intense the land use.



Low Intensity

The image on the left shows what a potential Low Intensity neighborhood may look like, including a variety of housing and land use types. This diagram includes 50% single-family detached, 25% single-family attached, and 25% duplex homes.



Medium Intensity

The image on the left shows what a potential Medium Intensity neighborhood may look like, including a variety of housing and land use types. This diagram includes 40% single-family detached, 25% single-family attached, and 25% townhomes, and 10% small-scale multi-family structures.



High Intensity

The image on the left shows what a potential High Intensity neighborhood may look like, including a variety of housing and land use types. This diagram includes 20% single-family detached, 40% townhomes, 30% small-scale multi-family structures, and 10% larger and mixed-use multi-family structures.

Low Intensity (LI) | Land Use Description

A pattern of lower-density development. Compared to other residential and land use designations, Low Intensity (LI) has more space and separation of uses. Low Intensity areas may include a horizontal mix of primarily single-family residential uses. Limited non-residential uses may be permitted at a compatible scale, appearing like a residential use.





Residential Uses

- Neighborhoods emphasized single-unit detached and attached homes.

Residential Form

- General development density up to five units per acre. Lot sizes can vary to provide different housing types and sizes.
- Developments should provide connectivity within and between developments for both cars and pedestrians.
- A framework of connected open space should create a sense of neighborhood gathering spaces.

Non-Residential Uses

- Lower intensity civic uses.
- Neighborhood parks.
- Small-scale neighborhood commercial/ offices that resemble the appearance of a residential use.

Non-Residential Form

- Building orientation to the street is preferred, with parking in the side or rear yard.
- Buildings are mostly one or two stories.

Locational Considerations

- Higher densities are typically at transition points with other more intense uses.
- Areas might need buffers from arterial streets and other more intense land use categories.
- Location of LI areas needs careful consideration not to occupy land better suited for higher intensities and non-residential uses.

Land Use Compatibility

Low Intensity is most compatible adjacent to:

- Medium Intensity
- High Intensity and Commercial Mixed-Use/ Downtown with adequate buffering design
- Parks
- Open Space
- Public/Semi Public
- Agriculture

Medium Intensity (MI) | Land Use Description

Medium Intensity areas include mostly a horizontal mix of residential and non-residential at moderate densities and scales. More variety in housing arrangements and incorporation of lower intensity commercial. Increased intensity (compared to LI) expands opportunities of economic activity and social interaction. There may also be opportunities for vertical mixed-use at limited heights.





Residential Uses

- Neighborhoods that incorporate a mix of housing types, including single-unit detached, attached, townhomes, and small-lot residential.

Residential Form

- General development density of five to twelve units per acre. Lot sizes can vary to provide different housing types and sizes.
- Developments should provide high connectivity with multiple access points into neighborhoods for both cars and pedestrians.
- Attached housing developments maintain the identity of the individual housing unit.

Non-Residential Uses

- Lower intensity commercial and mixed-use options are generally allowed, with shared parking and comparable scale to surrounding future uses.
- Civic uses of similar intensities.
- Neighborhood parks.

Non-Residential Form

- Building orientation to the street is preferred, with side or rear parking and pedestrian accommodations.
- Buildings should be three stories or less.
- Any retail/office clusters should be around arterial or collector streets, or at transitions to higher intensity uses.

Locational Considerations

- Higher densities are typically at transition points with other more intense uses.
- Developments connect to commercial services and civic destinations.
- Careful considerations of location to not occupy land better suited for higher intensities and non-residential uses.

Land Use Compatibility

Medium Intensity is most compatible adjacent to:

- Low Intensity
- High Intensity
- Commercial Mixed-Use/Downtown
- Parks
- Open Space
- Public/Semi Public
- University

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High Intensity Residential (HI) | Land Use Description

High Intensity areas include more urban services with a horizontal and vertical mix of high-density residential uses and commercial uses of compatible intensities and scales. These are areas with increased economic activity and a higher frequency of different and complementary uses.





Residential Uses

- Neighborhoods that incorporate a mix of housing types, with mostly multi-unit structures such as townhomes, row houses, and multi-unit complexes.

Residential Form

- General development density over twelve units per acre.
- Avoid creating isolated complexes. unless to protect environmental features and with direct trail access.
- Developments should provide high connectivity within and between developments for both cars and pedestrians.

Non-Residential Uses

- Office and commercial uses are appropriate mixed into sites and buildings, but the primary use is residential.
- Parking garages or public parking lots can be allowed with location and design considerations.
- Civic uses of similar intensities.
- Neighborhood parks.

Non-Residential Form

- Building orientation to the street is preferred, with parking in the side or rear yard and pedestrian accommodations.
- Uses can be mixed horizontally and vertically, resulting in complementary and alternating times of use and the ability to share parking areas.
- Buildings are mostly under five stories.

Locational Considerations

- Developments should have access to major streets and activity centers, with traffic directed to arterial and collector streets.
- Careful consideration of location not to occupy land better suited for employment or regional commercial retail uses.

Land Use Compatibility

High Intensity is most compatible adjacent to:

- Low Intensity with adequate buffering design
- Medium Intensity
- Commercial Mixed-Use/Downtown
- Business Park
- Industrial with adequate buffering design
- Parks
- Open Space
- Public/Semi Public
- University

Commercial Mixed-Use (C) | Land Use Description

Commercial Mixed-Use areas provide opportunities for businesses that serve Whitewater and the greater region. These areas may already be developed, and have opportunities for redevelopment. While these areas may be primarily accessed by car, they should integrate with the greater trail and pedestrian network.





Uses

- Varied commercial uses, including but not limited to:
  - *Personal services*
  - *Offices*
  - *Restaurants*
  - *All types of retailers*
  - *Auto-oriented services and sales*
  - *Limited artisan manufacturing*
  - *Multi-use centers*
- Limited outdoor operations can be appropriate with design regulations for external visual or noise effects on adjacent lower intensity areas.
- Residential may be allowed, especially when integrated into a multi-use building, center, or elsewhere on a site. The density of residential uses are similar to High Intensity areas.

Form

- Developments may include freestanding structures, attached centers, or vertical mixed-use.
- Developments should have strong pedestrian circulation and connections to the surrounding areas.
- High site design standards create appealing street frontages such as landscaping, outdoor storage screening, and buffering from lower-intensity uses.
- Internal streets and pedestrian routes connect buildings and parking areas across sites. Shared parking lots are preferred when possible.
- Amenities for the public are frequent, such as parks, plazas, and outdoor seating.
- The height of non-residential structures should consider the scale of surrounding neighborhoods.

Locational Considerations

- Developments are generally located along collector streets or higher classification. Trail access is highly preferred.
- Location does not require primary access that directs traffic through lower-intensity areas.

Land Use Compatibility

Commercial Mixed-Use is most compatible adjacent to any future land use area, with adequate buffering design next to low intensity areas.

Downtown (DT) | Land Use Description

Whitewater's historic downtown core is primarily mixed-use, with retail shops, housing, restaurants, and other destinations located in one neighborhood. Its proximity to Cravath Lake and nearby parks, trails, and other outdoor recreation amenities further contributes to downtown's distinctive character, accessibility, and appeal for residents and visitors.





Uses

- All types commercial and civic uses catering to a walkable environment.
- Auto-oriented uses with drive-thrus, large parking lots, and outdoor operations are not appropriate.
- Residential is allowed within mixed-use commercial sites and buildings.
- Public spaces and amenities are encouraged to improve curb appeal and create pockets of social interaction.

Form

- Developments should have strong connections to surrounding neighborhoods with a high level of walkability.
- Developments should be pedestrian in scale, with short distances between parking and front doors.
- Adjacent development areas should share parking areas when possible to reduce parking lots.
- Align building design with historic preservation guidelines for those area within the Whitewater Downtown Historic District.

Locational Considerations

- Limited to Downtown Whitewater.

Land Use Compatibility

Downtown is most compatible adjacent to all areas through blending building scale into neighborhood transition points.

Business Park (BP) | Land Use Description

Space that allows a broad range of larger footprint uses that employ large numbers of people, such as office buildings, technology centers, and business parks.





Uses

- Larger business or regional uses that focus on office, office/industrial flex spaces, and indoor production or manufacturing that has limited outdoor operations with design regulations for external visual or noise effects on adjacent lower intensity areas.
- Smaller commercial uses may be provided to support the primary employment generators, but are not meant to be stand-alone uses.
- The area is for non-residential uses but can incorporate residential uses at a limited scale.

Form

- Developments have higher site design standards along street frontages and transitions to lower intensity districts. Examples include landscaping, connections, storage screening, and buffer from lower-intensity uses.
- Landscaping should be integrated both along streets and within parking lots.

Locational Considerations

- Developments should be located along collector or arterial corridors with traffic to BP areas orientated to prevent circulation through lower intensity areas.
- Operational standards consider traffic, noise, and lighting.
- Transitions to lower intensity areas will typically occur at street transitions.

Land Use Compatibility

Business Park is most compatible adjacent to:

- High Intensity
- Commercial Mixed-Use
- Industrial
- Public/Semi Public, when use and intensity are similar
- Parks
- Open Space
- University

Industrial (I) | Land Use Description

Space that allows a broad range of larger footprint uses that employ a large number of people, with a higher intensity than Job Center, such as bulk processing, manufacturing, and outdoor storage facilities.





Uses

- Larger manufacturing, warehousing, and distribution uses.
- Heavy materials production and uses with significant outdoor operations with design regulations.
- Smaller commercial uses may be provided to support the primary employment generators, but are not meant to be stand-alone uses.
- Residential uses are not appropriate unless intended as employee-provided housing arrangements.

Form

- Developments have higher site design standards along street frontages and transitions to lower intensity districts. Examples include landscaping, connections, storage screening, and buffer from lower-intensity uses.
- Special considerations to the image that travelers see along arterial streets and from nearby attractions.
- Landscaping should be integrated both along streets and within parking lots.
- Screening of permitted outdoor storage areas visible from any street or adjoining neighborhood to mitigate negative environmental impacts.

Locational Considerations

- Developments should be located along collector and arterial corridors or rail lines.
- Uses with high external impacts, such as noise and smell, are allowed provided they mitigate anticipated adverse impacts on adjacent land uses.
- Operational standards should consider traffic, noise, lighting, and air quality.

Land Use Compatibility

Industrial is most compatible adjacent to:

- Business Park
- Public/Semi Public, when use and intensity are similar
- Open Space
- Agriculture

University (U) | Land Use Description

Space for educational, institutional, and residential use by the University of Wisconsin-Whitewater. Designated areas reflect existing uses while supporting the University's continued growth and evolution as a community anchor. The University's presence can be leveraged through coordinated planning, partnerships, and compatible development.





Uses

- Uses for the University of Wisconsin-Whitewater such as:
  - *Education buildings*
  - *Administrative structures*
  - *Sports and recreational facilities*
  - *Student housing*

Form

- Developments should provide connectivity within and between developments for both cars and pedestrians.

Locational Considerations

- New developments should consider adjacent properties and their intensities.

Land Use Compatibility

University is most compatible adjacent to:

- Low Intensity
- Medium Intensity
- High Intensity
- Commercial Mixed-Use
- Business Park
- Parks
- Open Space
- Public/Semi Public

Public/Semi Public (PSP) | Land Use Description

Space for educational, institutional, assembly, and other public uses, including schools, cemeteries, and public facilities. Designated areas are existing uses. The future land use plan identifies the largest public and semi-public uses.





Uses

- Educational: Public, private, and parochial institutions at K-12 and their accessory uses.
- Institutional and Assembly: Larger community, religious, or cultural facilities, public health care facilities, and their accessory uses.
- Utilities and public works facilities
- Government.

Form

- Public facilities should be held to the same standard for site design and connectivity as any private enterprise of similar intensity.
- Public/Semi Public uses may be permitted in several areas, including residential areas.

Locational Considerations

- None.

Land Use Compatibility

Public/Semi Public can be compatible adjacent to all land uses, when intensity are similar.

Parks (P) | Land Use Description

Areas devoted to park space and trail usage. Contains valuable environmental features that should not be developed or would make good recreational spaces.





Uses

- Development is limited to trails and recreational features with a limited number of enclosed structures.

Form

- Parks can have more intense recreational uses. Parks that generate heavy traffic, like sports complexes, should be treated like comparable commercial uses for the traffic and compatibility issues they generate.
- Heavy use of green infrastructure and stormwater management.
- Development on the periphery should not remove trees or other natural landscaping to help retain natural filtering and protection from pollutants.

Locational Considerations

- Includes existing and future parks.
- Neighborhood, community, and regional parks are all part of a larger parks system, and should be spread across the community for access.

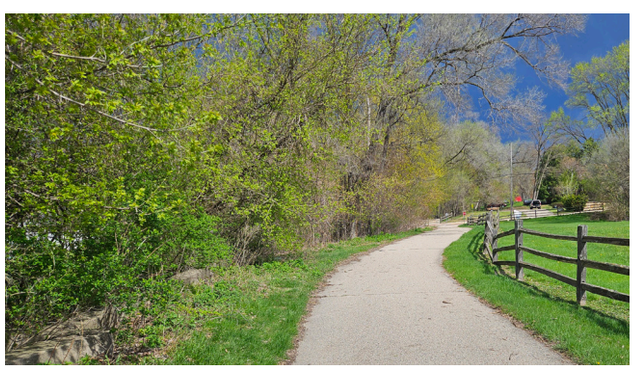
Land Use Compatibility

Parks are compatible adjacent to all land uses.

Open Space (OS) | Land Use Description

Areas devoted to open space that is undevelopable due to floodplain or other environmental features. Contains valuable environmental features that should not be developed .





Uses

- Development is not possible because of floodplains, slopes, or other natural features.
- Limited to trails and passive recreation.

Locational Considerations

- Includes open spaces that are undevelopable due to floodplain or environmental features.

Form

- Open spaces are for stormwater management systems and natural areas where wetlands, floodplains, and any other sensitive areas should be preserved. Development is limited to park areas.
- Minimal site disturbance with heavy use of green infrastructure and stormwater management.
- Development on the periphery should not remove trees or other natural landscaping to help retain natural filtering and protection from pollutants.

Land Use Compatibility

Open spaces are compatible adjacent all land uses

Agriculture (A) | Land Use Description

Areas in agricultural use and not likely to experience development in the life of this plan.





Uses

- Agricultural production and its associated uses such as farm storage, animal confinements, and product storage and processing.
- Commercial uses are inappropriate, exclusive of small businesses using accessory structures associated with a primary residence.
- Residential use are permitted as rural residences associated with agricultural operations.

Form

- Any adjacent development must design for future expansion of streets, sewers, and infrastructure facilities into these area areas without configurations requiring growth to leap-frog parcels.

Locational Considerations

- Limited development during the life of this plan.

Land Use Compatibility

Agriculture is most compatible adjacent to:

- Low Intensity
- Commercial Mixed-Use
- Business Park
- Industrial
- Parks/Open Space

Urban Reserve (UR) | Land Use Description

Long-term growth areas with an emphasis on land preservation for future development. These are areas beyond those already planned for the next 15-20 years of growth.

Uses

- Reserved for long-term urban development, with primary uses in the short term remaining as open space and agriculture.

Form

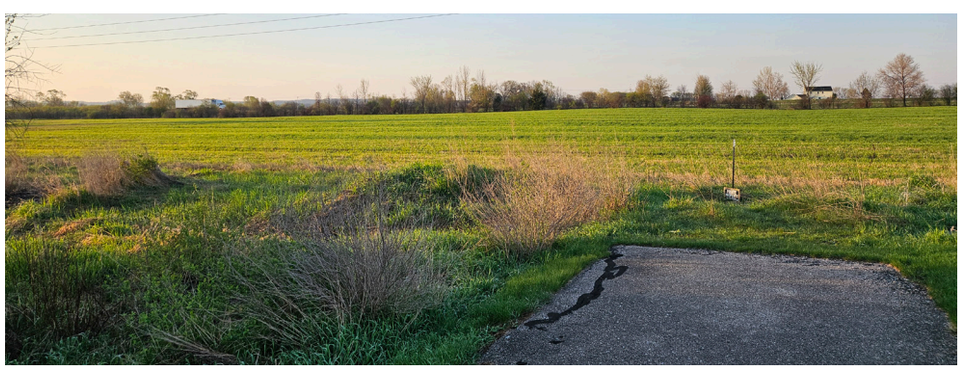
- Any adjacent development must design for future expansion of streets, sewers, and infrastructure facilities into UR areas without configurations requiring growth to leap-frog UR development areas.
- Any privately led development in UR areas must be reviewed for consistency with the land use principles outlined in the plan.

Locational Considerations

- Limited development during the life of this plan.

Land Use Compatibility

Urban Reserve is most compatible adjacent to all land uses.



Floodplain (FP) | Description

Floodplain areas include land that may already be developed, but where new development must follow floodplain regulations.

These areas have underlying Future Land Use designations. Future development and redevelopment must follow floodplain standards and consider impacts on other environmental conditions, and limit those impacts thought resilient site design.

Uses

- These areas may be used within their underlying Future Land Use designations, subject to floodplain regulations.

Form

- These areas should follow the form for their underlying Future Land Use designations, subject to floodplain regulations.

Locational Considerations

- These areas are in flood hazard areas.

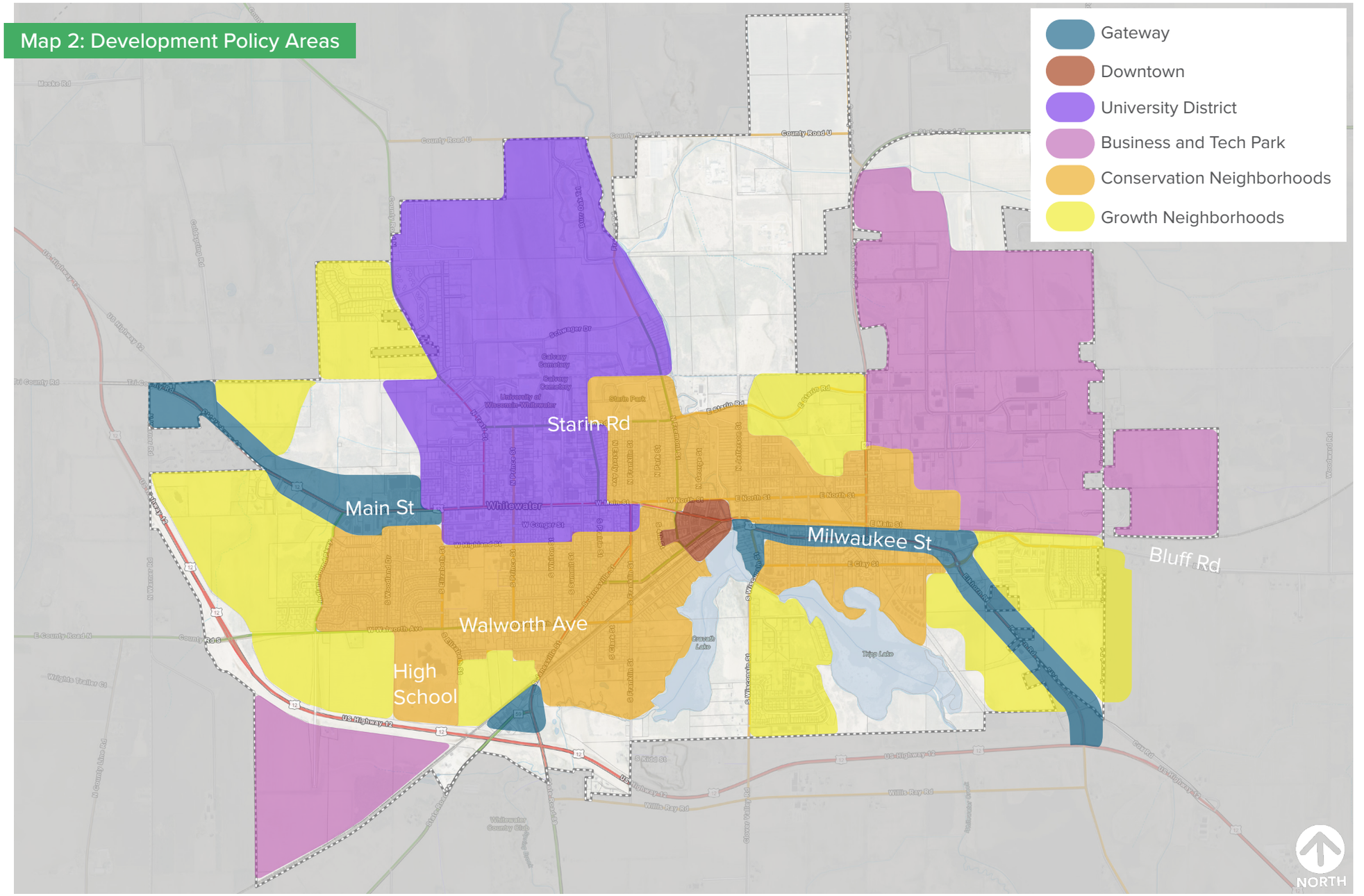


Development Policy Areas

Whitewater has distinct areas that differ in their character and purpose in the community. General development policies are tailored to each of these unique development areas that draw on the future land use directions, neighborhood characteristics, and community engagement.

The policies identified in the following section should be viewed from a big picture perspective on applying future land use directions and other policy approaches throughout this plan.

Map 2: Development Policy Areas



See the Economic Prosperity Chapter for Business and Tech Park Policy Guides

MILWAUKEE STREET GATEWAY

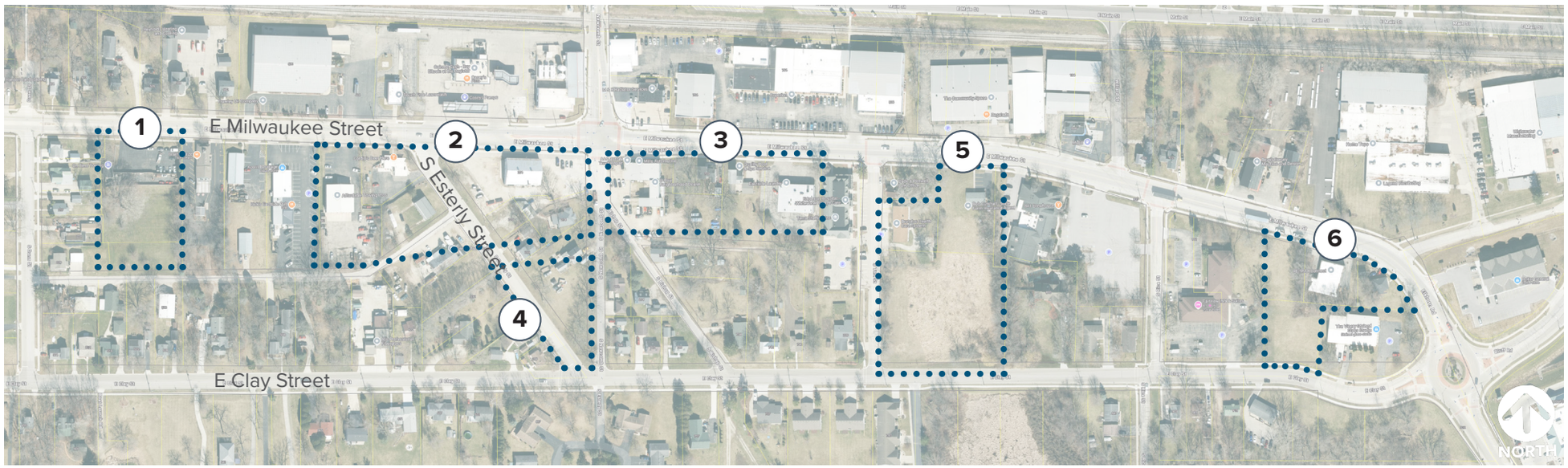
Milwaukee Street and other gateway corridors create the first impression of Whitewater for many visitors and students. The appearance and character of these corridors influence perceptions of the community and can shape decisions about where people choose to live, invest, study, and explore. As highly visible public spaces, gateway corridors should reflect the community's identity and create an inviting sense of arrival.

Success depends on partnerships among the City, property owners, businesses, institutions, and residents to improve building appearance, landscaping, access management, and redevelopment opportunities. Investments along Milwaukee Street shown here is an example of how to strengthen the image and economic competitiveness of the entire community.

While Milwaukee Street is predominantly commercial, it also includes industrial and residential areas that should evolve in a coordinated manner. The following policies are intended to encourage quality development that enhances Whitewater, supports economic vitality, and creates a memorable gateway for everyone entering the city.

Development Policies

- **Allow market driven incremental change.** Business corridors include many property owners, all making individual decisions. A policy that wills things to be done in the face of economic drivers rarely succeeds. Actual change will occur through individual decisions responding to markets, trends, and goals at the time.
- **Consider the City's role and redevelopment strategy.** The pace and pattern of redevelopment will largely depend on the City's role in economic development. By partnering with property owners, developers, and community organizations, the City can help assemble sites, reduce implementation barriers, and encourage strategic investment through incentives, land acquisition, infrastructure improvements, and other public-private partnerships.
- **Create connectedness without conflict.** Respond to the needs of both residents and businesses. Businesses need parking, exposure, signs, lighting, and service areas. Residents need calmer streets, walkways, and, for many, a reasonable level of peace. These conflicting needs often lead to the physical separation and buffering of uses. This physical separation can defeat many mixed-use goals.
- **Manage access along Milwaukee Street.** Redevelopment should minimize curb cuts, reduce traffic conflict points, and improve safety and traffic flow along Milwaukee Street. Where possible, new development should share driveways and link parking areas.
- **Buffer higher and lower intensity uses.** Buffering with landscaping is preferred over large separation distances to promote a mixed-use and connected environment. This includes screening outdoor storage areas, ideally using natural screening materials.
- **Avoid large expanses of concrete.** Break up parking lots to provide shade and the ability to absorb stormwater.
- **Maintain internal and external pedestrian connections.** This is especially important between visitor services (hotels, restaurants, etc.). Keep wayfinding current with these connections.
- **Maintain flexible zoning requirements.** Regulations should allow a clear path for the reuse, redevelopment, and revitalization of low performing commercial areas.



The diagram identifies opportunity sites where obsolete land uses, aging development, or poor site aesthetics influence the image of Whitewater.

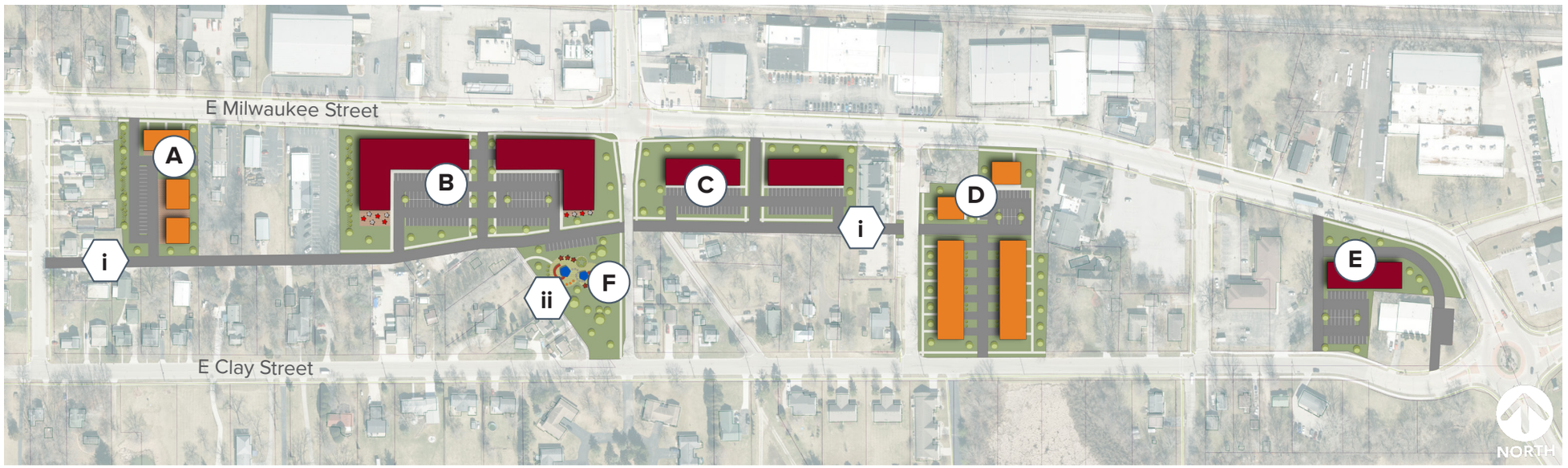
Many visitors to Whitewater arrive via Highway 12 on S Janesville, Main, or E Milwaukee. W Main Street's proximity to the University drives development interest. E Milwaukee Street has started to see private reinvestment with public street improvements. Today, it is a mix of auto-oriented service uses, businesses, restaurants, offices, and residential. The community sees the corridor as an opportunity separate from the business and service district around the University.

From an economic development approach, the south side of E Milwaukee Street offers a residential and mixed-use opportunity because of its neighborhood qualities and possible locations where higher density residential development may be more acceptable.

The image shows examples that apply policy approaches. It is not a development proposal or specific design requirement.

1. Site includes existing surface parking lot with large open space behind and collectively owned by one property owner.
2. Site includes aging commercial development and odd alignment of Esterly Street presents an opportunity for redirection of the area.
3. Site includes single-family homes on a busy street and older commercial uses can be combined for a new development site.
4. Site includes a few single-family homes near higher-intensity commercial uses and open green space. Only one property requires access to Esterly Street.
5. Site includes large open space, aging multi-family building.
6. Site includes an obsolete commercial building and open green space.

Development Policy Approach: Milwaukee Street



The concept illustrates a test-fit scenario for coordinated redevelopment, assuming the City plays an active role in advancing economic development initiatives.

i **Upgrade the rear alley into an access drive connecting future development areas.** Today, Milwaukee Street has numerous business driveways that create frequent conflict points. A new parallel access drive can direct traffic to nearby north-south streets and reduce turning movements along Milwaukee Street.

ii **Decommission Esterly Street.** Esterly Street currently serves only one single-family property. If that property is acquired, continued maintenance of the street would no longer be necessary.

A **Future medium-intensity development.** The two adjacent lots total 1.33 acres. Located between single-family homes and commercial uses, the site is well suited for either commercial or multi-family residential development. The test-fit concept shows a series of two-story, 8-plex buildings (four units per floor).

B **Assemble sites for larger mixed-use development.** The complexity of this project requires a public-private partnership, with properties voluntarily assembled to create a site large enough to attract a private developer. While larger mixed-use projects have faced challenges elsewhere in the community, development along Milwaukee Street may receive stronger public support.

C **Assemble sites for larger development projects.** As properties become available, the City should coordinate with partners to facilitate redevelopment at a scale that attracts private investment.

D **Future development.** The test-fit concept preserves the existing single-family home at 803 Milwaukee Street while illustrating medium-intensity residential development on the remaining site.

E **New commercial.** Any new commercial project should connect to adjacent properties to improve access and circulation.

F **Potential neighborhood park.** Assembling the triangular group of properties and decommissioning Esterly Street creates an opportunity for a neighborhood park serving the growing residential area.



The Milwaukee Street Corridor can evolve to support new development options, including mixed-use and higher-density housing projects. The illustration conveys a test-fit scenario that is driven by the private sector.

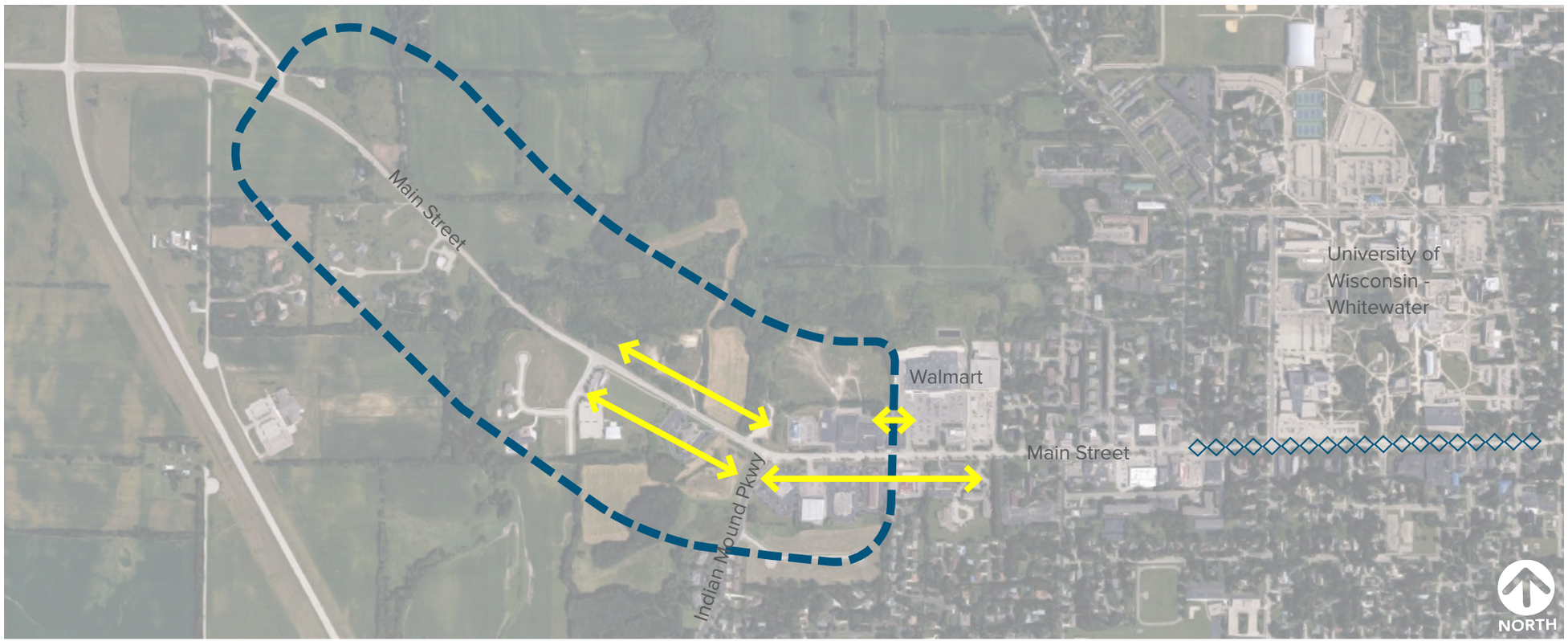
WEST MAIN STREET GATEWAY

Similar to Milwaukee Street, the appearance and character of the Main Street corridor influence perceptions of the community and can shape decisions about where people choose to live, invest, study, and explore. As highly visible public spaces, gateway corridors should reflect the community's identity and create an inviting sense of arrival.

The long-term success of the Main Street corridor will depend more on consistently applying sound development policies than on constructing major capital improvements. As redevelopment occurs, the City should ensure that new projects are well connected internally and externally, providing safe and convenient circulation for motorists and pedestrians. Development should function as part of a coordinated corridor rather than as isolated sites, with shared access, interconnected parking areas, and pedestrian connections that improve mobility, support businesses, and reduce unnecessary vehicle trips on Main Street.

Development Policies

- **Master plan land as part of future development proposals.** Commercial development has generally been concentrated within the first 300 to 500 feet of the business highway, leaving the remainder of many sites disconnected. As future development proposals are reviewed, the City and developers should consider how the entire area can coordinate access and future growth.
  - *Demonstrate future connections to adjacent properties. Site plans should illustrate how neighboring parcels can connect over time so customers can travel between businesses without re-entering Main Street.*
  - *Position larger buildings deeper on the site to preserve frontage for future outlot development and higher-visibility commercial uses along the highway.*
  - *Reserve space for landscaped islands and tree plantings to improve aesthetics, shade, stormwater management, and the overall customer experience.*
- **Establish new connections between existing development projects.** Both vehicular and pedestrian routes should connect internally and externally, providing seamless access between businesses, building entrances, and the public sidewalk network. Existing sites should be retrofitted where feasible to improve circulation, safety, and the overall customer experience, including:
  - *Connect the Aldi and Walmart*
  - *Connect Culver's to future growth*
- **Prepare and Implement Streetscape Design for West Main Street.** Main Street, west of Indian Mound Parkway, has vegetation overgrowth on the north side that can be intentionally designed with plantings similar to other portions of road. As development expands westward, streetscape improvements should extend with it.
- **Study Main Street's Street Section.** The 4-lane segment of Main Street near the University has historically carried over 10,000 vehicles per day, though the U.S. Highway 12 bypass may have reduced traffic volumes and changed the corridor's function. This Plan recommends an alternative analysis using updated traffic



counts to evaluate a 3-lane configuration, considering traffic operations, peak-hour conditions, safety, access, and limited parallel routes. If feasible, this conversion could calm traffic, reduce turning conflicts, and create space for bicycle or other multimodal improvements.



Above: Map showing policy initiatives for West Main Street.

Left: Image of Main Street near the University.

- Ensure connections between businesses
- Master plan land as part of future development proposals
- Future street section study

DOWNTOWN

Most people who live or visit Whitewater probably associate some of their memory with visiting Downtown and Cravath Lake. Downtown continues to evolve with changing markets, but has been fortunate to retain its historic building stock. As a policy area, Downtown should remain a focal point of the community that supports community events, elevates small businesses, and draws people to the community. Much of the coordination of activities is led by Downtown Whitewater, Inc., which is a volunteer-driven organization.

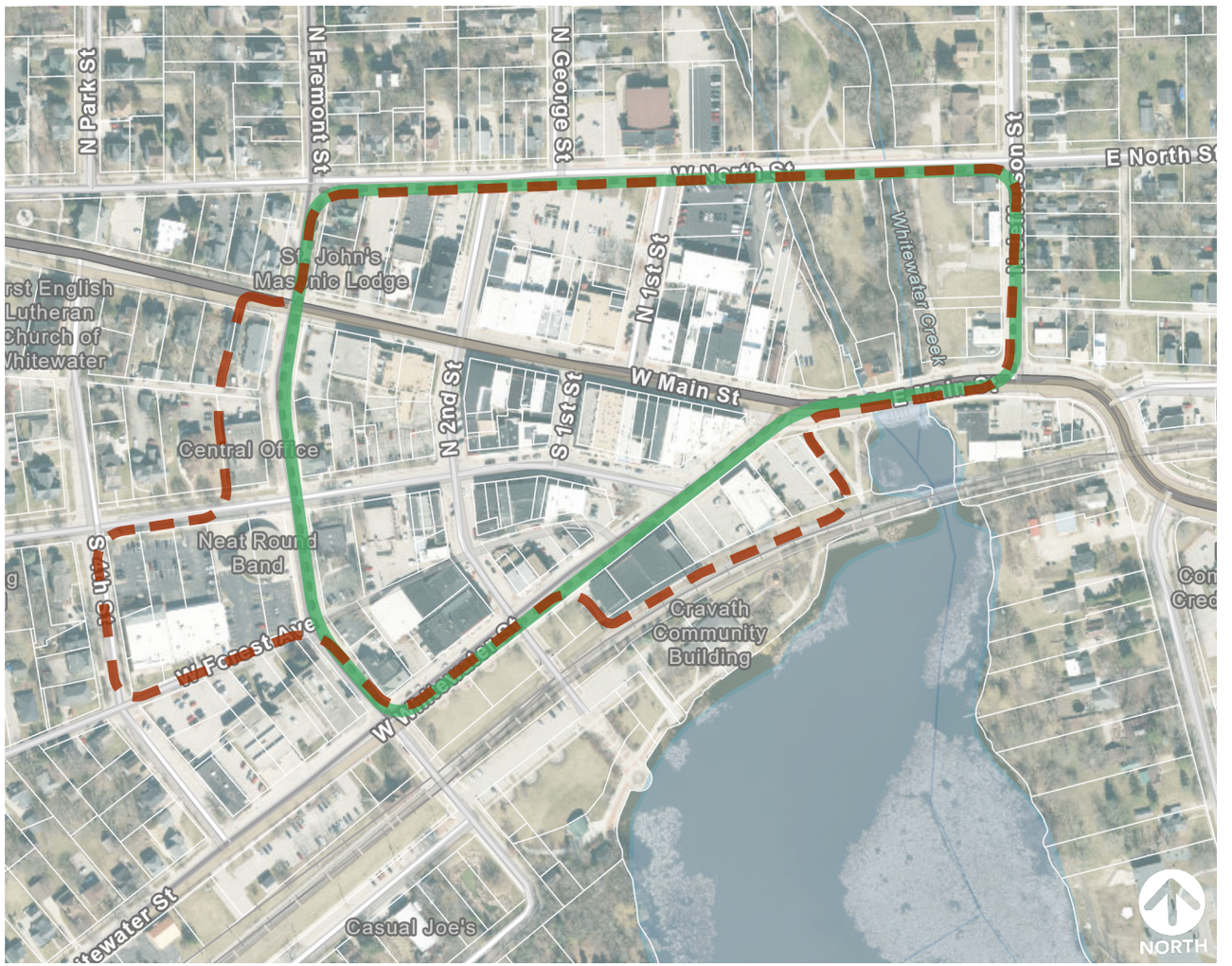
Currently, the City offers the following programs to support downtown:

- Commercial Facade Loan Program
- Community Development Authority (CDA) Loan Fund
- CDA Grant Fund
- Business Retention & Expansion (BRE) Program
- Tax Increment Financing (TIF/TID)
- Downtown Activation Initiative

Development Policies

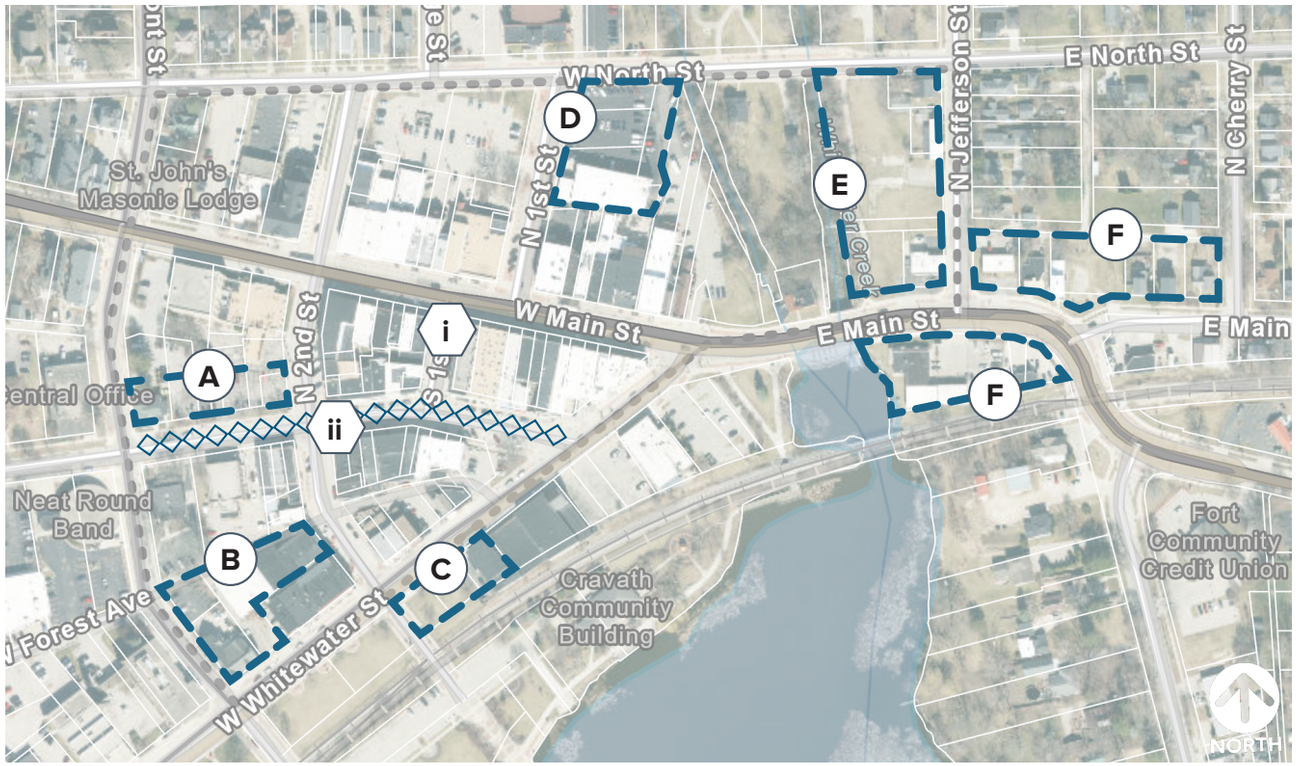
- **Complete a Downtown Master Plan.** The plan should identify capital improvement projects, evaluate redevelopment opportunities, and recommend solutions to improve mobility, parking, and the public realm. Before initiating the planning process, the City should identify funding for implementation to ensure the plan leads to tangible improvements rather than remaining a long-term vision. Ideally, the planning effort would launch with a priority project in mind, such as the design of a downtown gathering space, to build momentum and demonstrate early success. The following recommendations could be incorporated into a comprehensive downtown planning effort, although combining all services may not be financially feasible.
- **Complete a Historic Building Improvement Plan.** The plan should provide an understanding of the condition and future priorities for downtown facades. Elements should include:
  - *Inventory and evaluation of buildings*
  - *Provide guidance for improving facades*
  - *Provide recommendations for stabilizing structures, if relevant*
  - *Identify priority projects*
  - *Update the City's toolkit of incentive programs*
- **Retain a Downtown Retail Recruitment Specialist.** Stakeholders indicated their desire for downtown to have more retail-oriented businesses. The City should retain a consultant specializing in business recruitment. Their role should extend beyond simply creating a list of prospects. The emphasis should be on understanding the market, positioning downtown, and actively connecting retailers with available spaces. Services should develop materials to "sell" downtown.
- **Initiate an Arts & Culture Master Plan.** Public art contributes to placemaking. It provides an intersection between past, present and future, between disciplines, and between ideas. The plan should focus on art throughout the community and recommend detailed strategies for downtown, gateways, parks, and near the University campus.
- **Update the Downtown Design Guidelines.** The 2006 Design Guidelines should be updated and incorporated into the zoning code as appropriate.

- **Support sites or buildings that are subject-to-change.** New development, significant external building alterations, and demolition can be necessary to support the downtown market. It is especially important in the core historic area that the buildings reflect the character of the district in scale and building orientation.
- **Initiate the design of public spaces in downtown.** Pocket parks and small public spaces offer a functional use to underused spaces that otherwise detract from visitors' experience. These spaces may redevelop in the future.
  - *1st Street between Center Street and Main Street*
  - *Triangle at Center Street and Whitewater Street.*



Downtown Sites Subject-to-Change

The map on the right identifies sites with redevelopment potential based on existing conditions, development patterns, and anticipated market demand. The plan acknowledges that private property owners and investors will lead implementation while illustrating opportunities that support the long-term vision for downtown.



(i) **Whitewater Plaza.** Convert 1st Street into a permanent signature attraction in downtown oriented for pedestrians and special events. This project should be initiated by the City with support from surrounding building owners.

(ii) **Center Street Streetscape.** Project to resolve ADA issues and enhance amenities.

(A) **Center Street Site.** Site includes surface parking and a single-family conversion structure. Its relatively low-intensity development creates an opportunity for infill that better supports downtown activity with new mixed-use development.

(B) **Forest Avenue Site.** Site includes an office/warehouse building, surface parking, and commercial/multi-family building. Over time, coordinated redevelopment could introduce more walkable and higher-density uses.

(C) **Whitewater Street Site.** Site includes an older storefront, albeit significantly modified, and greenspace near Cravath Lakefront Park. Its visibility and proximity to the park create an opportunity for redevelopment that strengthens the connection between downtown and the waterfront.

(D) **Car Dealership Site.** The car dealership has limited growth opportunity and other sites in the city may support its future growth. If the business relocates, the property could accommodate a transformative mixed-use redevelopment that expands downtown and improves the community's lakefront setting.

(E) **Jefferson Street Site.** Site includes several small footprint buildings and has the capacity to support more density near downtown. Proposals for redevelopment were under review while authoring this plan.

(F) **Main Street Gateway Sites.** Properties flanking Main Street on the east mark the arrival into downtown. These sites can support new development that reinforces the character of downtown while creating a powerful first impression for visitors.





The concept for Whitewater Plaza envisions a flexible civic space that can host festivals, markets, outdoor dining, and everyday gatherings while strengthening connections to adjacent businesses.

UNIVERSITY DISTRICT

The University District includes the University of Wisconsin-Whitewater and the surrounding neighborhood, which is home to a large number of students. Housing quality, the impression made on University visitors, and preservation of the resident housing stock are very important to this area.

Development Policies

- **Ensure that redevelopment and infill developments provide transitions between land use intensities.**
  - *Supply adequate parking and access that is context sensitive. Off-street parking should be placed in the rear or side of lots whenever possible.*
  - *Structures should not be significantly taller, further from the front property line, or be inconsistent with the scale of neighboring properties.*
  - *Reduce the impact of higher intensity uses to adjacent lower intensity by locating primary entrances towards a collector or arterial street and using screening and landscaping at shared boundaries.*
  - *Comply with designated neighborhood historic districts or city adopted neighborhood plan standards.*
- **Connect pedestrian and bicycle features to destinations, including Downtown.** Refer to the Mobility chapter.
- **Focus commercial uses in mixed-use developments along Main Street.**
- **Apply resources for code enforcement and public property maintenance.** Ensure that rental properties are being created in compliance with occupancy codes and maintained at a high level.
- **Work in partnership with the University.** Create clear communications on growth intentions to respond to influences on the surrounding neighborhoods.
- **Plan for the transition of homes split up for student housing back to resident housing if enrollments drop.** This could mean dedensifying to ownership or keeping structures as room based options for permanent renters. There are programs available to assist funding these transitions to owner-occupancy, including the Home Renewal Program.

University District Intensity Transitions

The Future Land Use map identifies a wide range of residential intensities in the University District. The location of varying intensities will be fluid across the district as markets grow and wane. The City should be prepared to keep structures in a state that can adapt to different household needs.

Two examples of student rental conversation approaches are Iowa City and Lawrence, Kansas.

- **Iowa City UniverCity Program.** Will fund up to $50,000 in renovations to single-family homes close to downtown and the University of Iowa in exchange for a 20-year owner-occupancy deed restriction. To date, more than 60 properties have been renovated and sold as owner-occupied through this program.
- **Lawrence Overlay Zoning Plan.** Used an overlay zoning district, the Oread Neighborhood Plan, to formally channel student rentals into a high-density zone near campus, taking pressure off adjacent single-family blocks rather than paying to convert houses back.













CONSERVATION NEIGHBORHOODS

These are some of Whitewater's older neighborhoods around Downtown, community schools, and the E Milwaukee Street corridor. There are more affordable housing options and an established neighborhood framework.

Development Policies

- **Maintain and improve public facilities and infrastructure.** This should support infill development and reinvestment.
- **Enable varied housing types.** Design should be at a similar scale to the surrounding context. See Neighborhoods chapter.
- **Direct higher density residential uses to areas adjacent to higher intensity uses or along major streets.** See Neighborhoods chapter.
- **Encourage private maintenance and investment in the housing stock.** Identify priority areas with neighborhood leaders and stakeholders.
- **Protect existing drainage and wetland areas.** Development should not expand into these areas. Instead, use them to provide trail corridors or open spaces.
- **Encourage mixed uses along the major corridors.**
- **Complete sidewalk gaps and safety improvements to schools, parks, and Downtown.** See Mobility chapter.

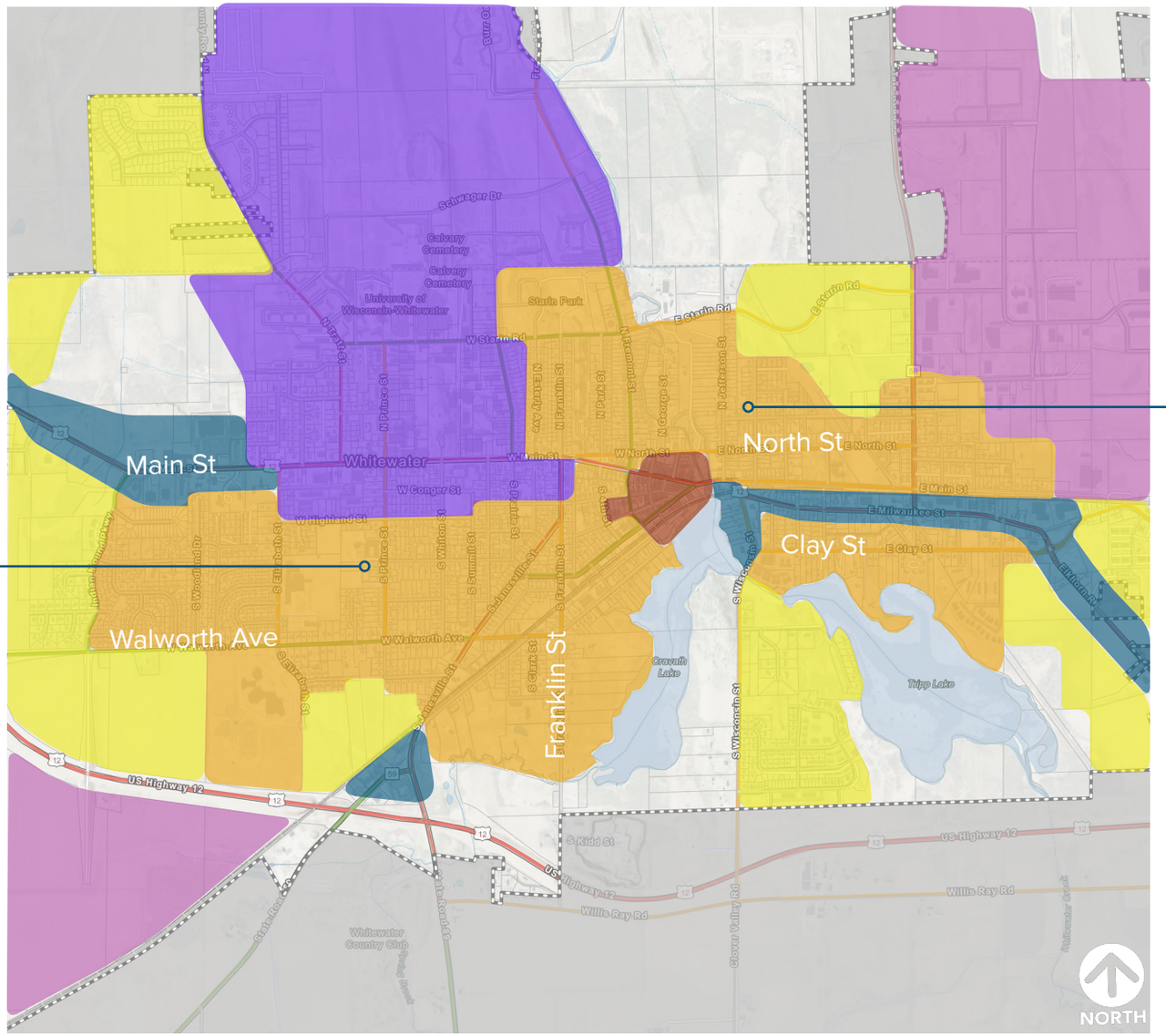




Policy Application for infill housing type: Attached 22 unit townhome/duplex in single-unit neighborhood - Overland Park, KS

CONSERVATION NEIGHBORHOODS

Ensure infill development is compatible with neighborhood characteristics



Starting point for targeted rehabilitation programs

- Gateway
- Downtown
- University District
- Business and Tech Park
- Conservation Neighborhoods
- Growth Neighborhoods

GROWTH NEIGHBORHOODS

These areas around Tripp Lake and along Bluff Road have experienced some of the city's newest development, while other areas like west of the high school are new opportunities. Development in these areas has been single-family with some attached and townhome units closer to the lake and commercial uses. There is room and capacity to grow in these areas, and future neighborhoods can include a mix of low, medium, and high intensities.

Development Policies

- **Prohibit new development that cannot connect to city services.** This avoids more costly future connections.
- **Direct medium and higher density residential to areas adjacent to higher intensity uses, parks, and major corridors.**
- **Prohibit development within floodplains and preserve drainageways.** Capitalize on these areas as trail and open space corridors.
- **Encourage mixed-use developments along arterial and collector corridors.**
- **Identify connections to collectors and arterials for all new developments.** Work with developers early in the design process to ensure they are made. See the Mobility chapter.
- **Use a Complete Streets approach to new streets for motorists and non-motorists.** See Mobility chapter.
- **Do not permit large lot rural development that would impede future neighborhood and street continuity.**
- **Partner with developers through agreements and incentives to achieve desired outcomes.**





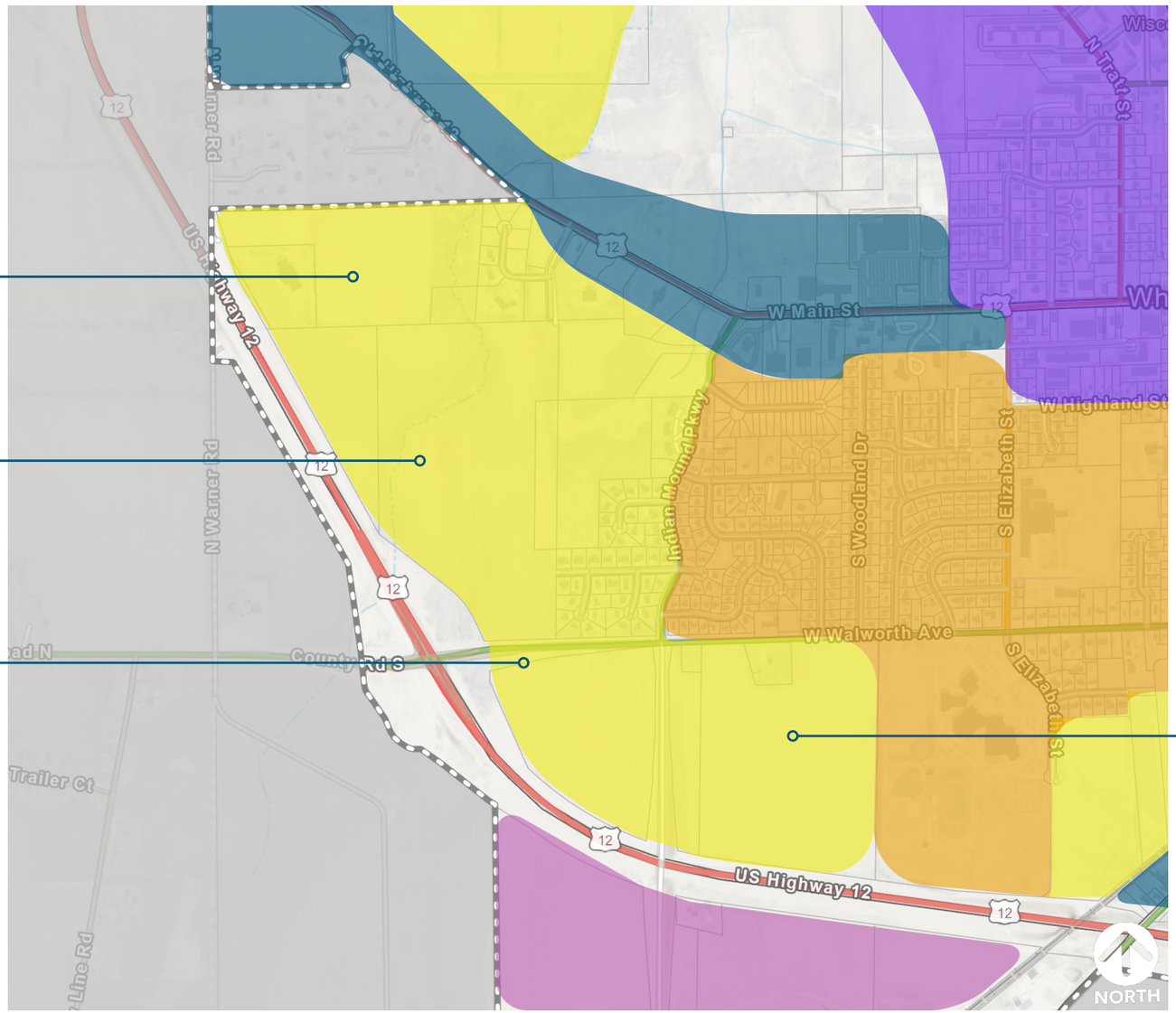


GROWTH NEIGHBORHOODS

Long-term evaluation of utility extensions to serve growth area

Plan for future street extensions if future growth demand

Highway oriented mixed-use opportunity

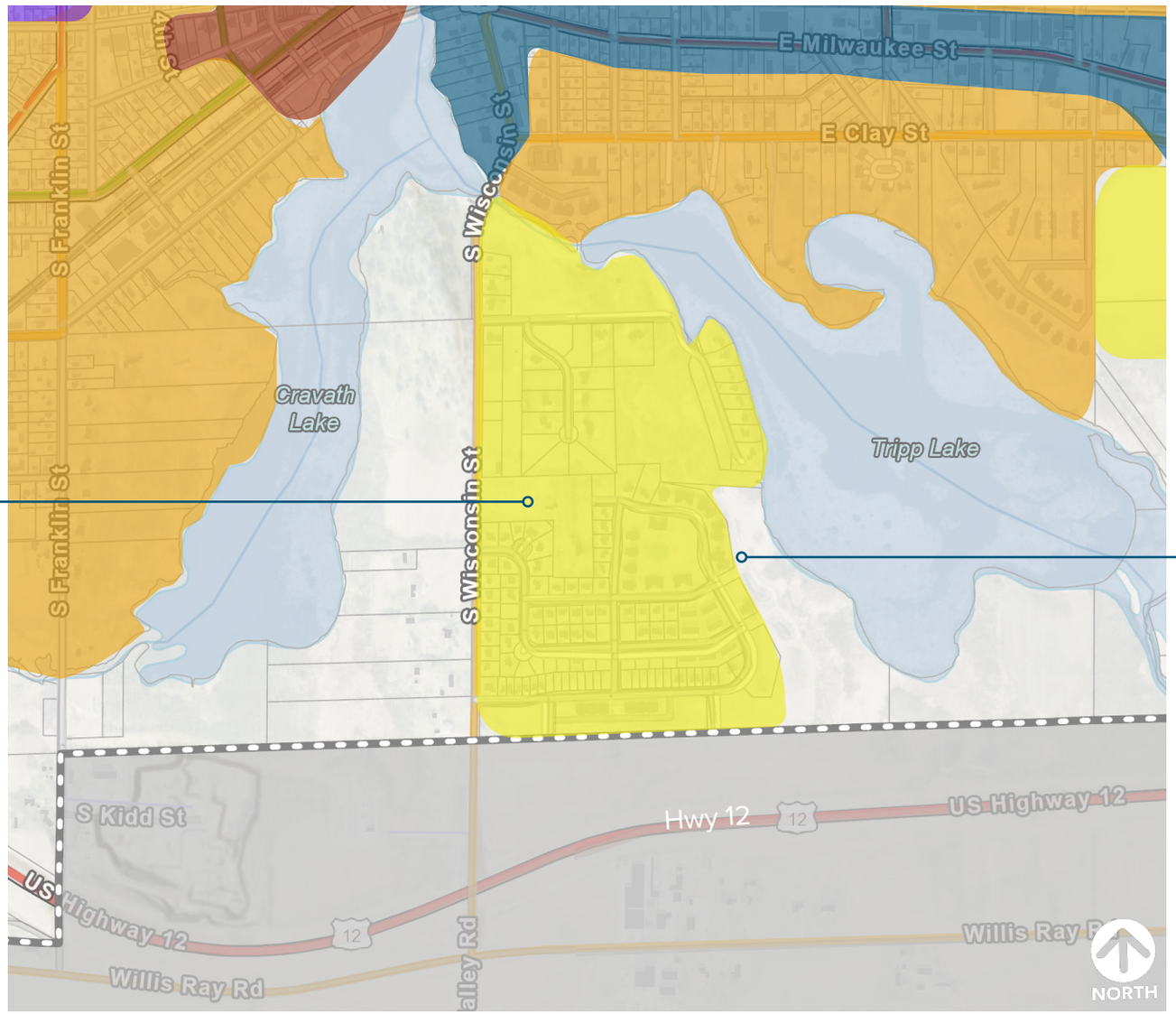


Future mixed-use housing neighborhood opportunity

- Gateway
- Downtown
- University District
- Business and Tech Park
- Conservation Neighborhoods
- Growth Neighborhoods

GROWTH NEIGHBORHOODS

Continuation of street network and housing variety



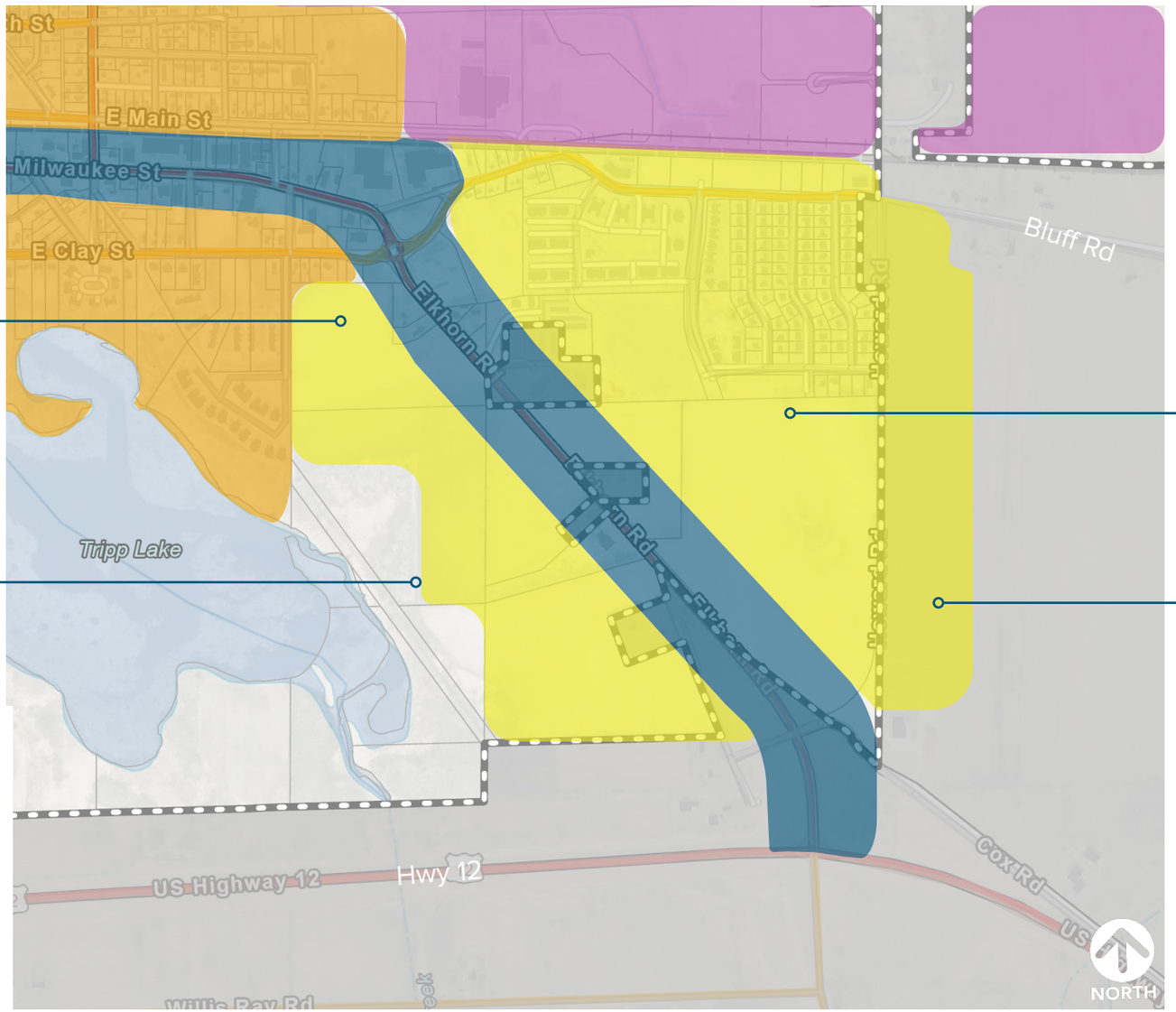
Maintain appropriate environmental buffers

- Gateway
- Downtown
- University District
- Business and Tech Park
- Conservation Neighborhoods
- Growth Neighborhoods

GROWTH NEIGHBORHOODS

Continuation of street network and housing variety

Maintain appropriate environmental buffers



Continuation of street network and neighborhood

Evaluation of growth investments outside of current city limits

- Gateway
- Downtown
- University District
- Business and Tech Park
- Conservation Neighborhoods
- Growth Neighborhoods

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MOBILITY FORWARD

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Mobility Goals

1. Have a safe, connected, and accessible mobility system for all users

2. Offer options to walk, bike, and use other non-motorized mobility options to reach destinations

3. Collaborate on regional mobility options, including transit, shared-ride service, and connections to nearby communities

4. Maintain and improve street, freight, and mobility infrastructure in a fiscally responsible and resilient manner

Introduction

Whitewater Forward's transportation framework accommodates vehicles, bicycles, pedestrians, and other modes of transportation.

In any community, the transportation system fills many functions, as support for business and industry, a tool for economic development, and a public amenity. The design of the system should support transportation choices and encourage walking and bicycling opportunities to support personal and community wellness. It is important to build upon the existing system towards a more connected and safer Whitewater.

Transportation facilities include sidewalks, trails, streets, highways, bridges, transit systems, and the railroad corridors. These facilities make up a significant amount of the developed area in Whitewater. The dominance of mobility systems in the cityscape make their design and scale particularly important. Mobility designs influence the city experience and visibility of people, signs, and buildings.

Existing Street System

Functional classifications are used for general transportation planning and are also references for construction standards and transportation program eligibility.

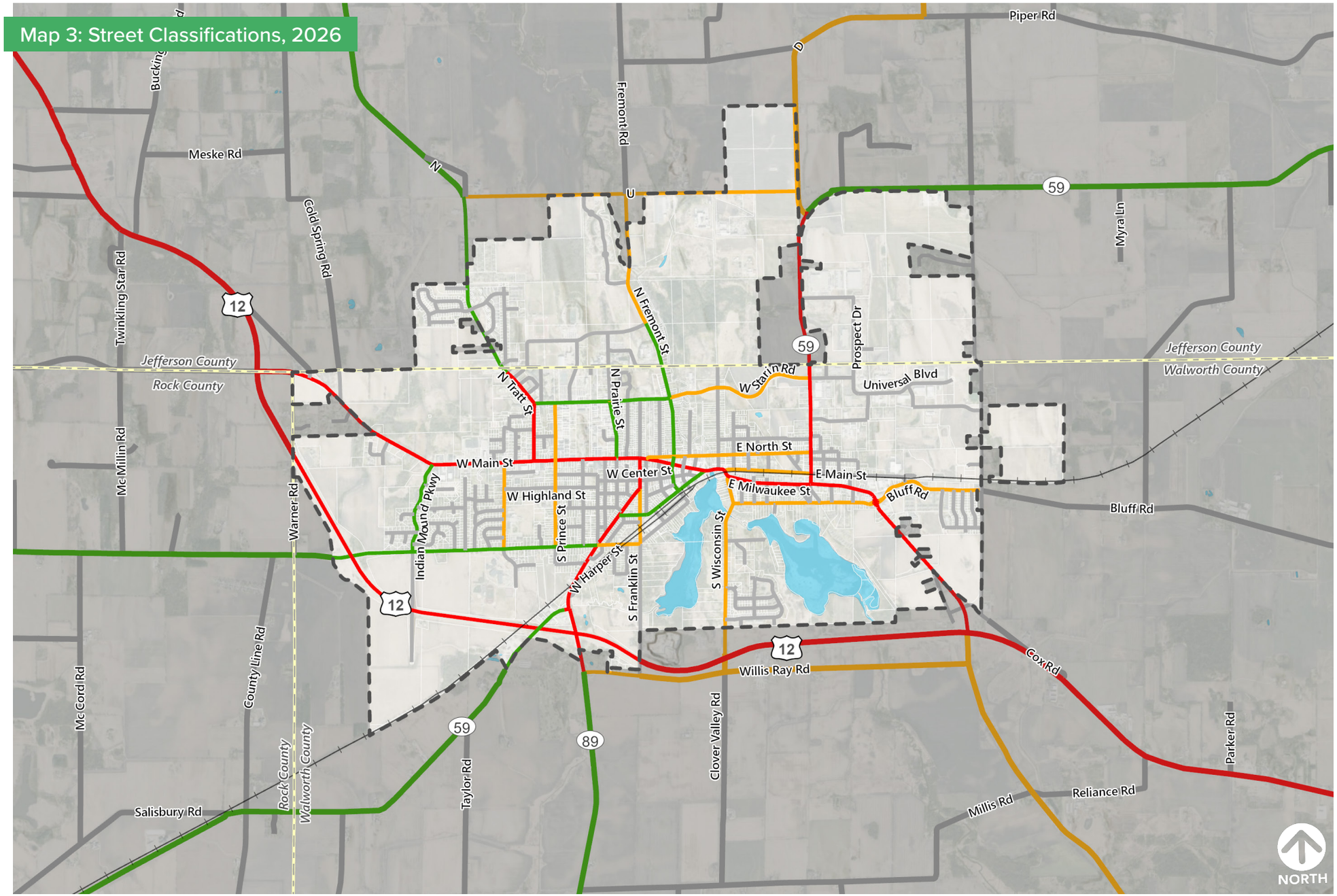
Major Arterial. Allows traffic flow through the urban area and between major destinations. They carry a high proportion of urban travel, since movement, not access, is the primary function. Direct access to destinations are limited to provide maximum capacity and thorough movement mobility. Dwelling unit driveway access shall be avoided.

Minor Arterial. Collects and distributes traffic from major arterials and expressways to streets of lower classification. This system places more emphasis on land access, but still has specific limits on access points. Dwelling unit driveway access shall be avoided.

Collector. Provides for land access and traffic circulation within and between residential neighborhoods and commercial and industrial areas, as well as distributes traffic movements from these areas to the arterial streets. Consideration for through movement access and direct land access is typically equal. Dwelling unit driveway access shall be avoided.

Local. Offers the lowest mobility, but the highest level of local property access. Local streets make up the largest percentage of street mileage in Whitewater and provide access to adjacent land uses, including private property or low-volume public facilities.

Map 3: Street Classifications, 2026



MOBILITY GUIDING POLICIES AND ACTIONS

1. Have a safe, connected, and accessible mobility system for all users.

Guiding Policies and Actions

- Practice context-sensitive street design that reflects the scale of surrounding land use, desired travel speeds, and accessibility.
- Reduce the number of conflict points between pedestrians, bicyclists, vehicles, and freight traffic.
- Use higher safety standards near schools, the University, downtown, parks, senior housing, and multi-family housing areas.
  - *Corridors include Main St, Milwaukee St, Downtown, W Starin Rd, W Walworth Ave, S Elizabeth St, and Prince St.*
  - *Safety elements might include high-visibility crosswalks, curb extensions, pedestrian refuge islands, improved lighting, traffic calming, and enhanced signage.*
  - *With safety improvements, explore a Safe Routes to School and Campus program in partnership with the School District and UW-Whitewater.*
- Limit isolated development patterns, long cul-de-sacs, and single access commercial sites.
- Adopt a Complete Streets policy for construction, reconstruction, resurfacing, and other major maintenance projects.
- Close sidewalk gaps along existing streets and improve ADA curb ramps as part of annual street and mobility projects.
- Include shared driveways, cross-access, internal sidewalks, reduced curb cuts, bicycle parking, and buildings oriented towards the street when developing commercial corridors.

2. Offer options to walk, bike, and use other non-motorized mobility options to reach destinations.

Guiding Policies and Actions

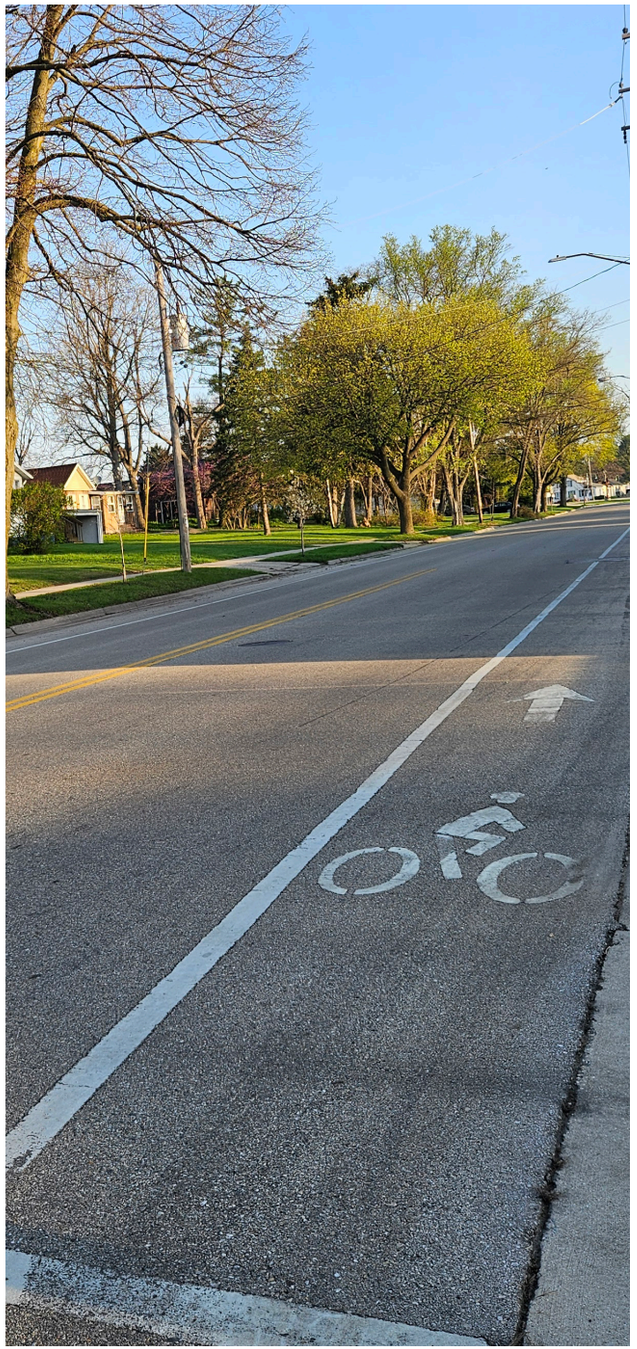
- Treat sidewalks, bikeways, and trails as essential transportation infrastructure that should be practical, comfortable, and convenient to use.
  - *For example, use street side paths, protected bike lanes, or neighborhood greenway trails as connections over marked bicycle routes on busy corridors whenever possible.*
- Place higher priority on sidewalk, bicycle, and trail connections that link people to daily destinations.
  - *Examples include connections between neighborhoods, Cravath Lake, Tripp Lake, parks, schools, campus, and regional routes.*
  - *Add and update wayfinding signage along these routes.*
- Integrate non-motorized transportation improvements into street, park, utility, and redevelopment projects.
- Update the Bike and Pedestrian Master Plan, identifying new sidewalk gaps, priority crossings, future trails, bicycle routes, and campus-to-downtown connections.

MOBILITY GUIDING POLICIES AND ACTIONS

3. Collaborate on regional mobility options, including transit, shared-ride service, and connections to nearby communities.

Guiding Policies and Actions

- Support regional transportation connections to Janesville, Fort Atkinson, Milton, Madison, Milwaukee, regional employment centers, and medical services.
- Build partnerships with UW-Whitewater, Walworth County, Jefferson County, Rock County, employers, human service agencies, and private providers on land use and transportation decisions of mutual importance.
  - *For example, improving public information about available taxi, shuttle, intercity bus, and regional transportation options through the city website, social media channels, signage, and printed materials.*
- Consider a Transit Feasibility Study to evaluate student mobility, regional commuter needs, evening and weekend service gaps, and potential shuttle or microtransit options.
  - *This includes coordinating with UW-Whitewater to identify campus-to-downtown travel, late-night transportation, event circulation, and regional weekend travel.*
  - *The evaluation could also explore service options between Whitewater and Janesville, Fort Atkinson, Milton, or other nearby communities through partnerships with counties, UW-Whitewater, employers, and transportation providers.*
- Use the land use plan to encourage senior housing, affordable housing, multi-family housing, employment centers, and medical/service destinations to locate where a variety of mobility options are available or feasible.



MOBILITY GUIDING POLICIES AND ACTIONS

4. Maintain and improve street, freight, and mobility infrastructure in a fiscally responsible and resilient manner.

Guiding Policies and Actions

- Discourage new buildings in areas for future street extensions and freight access opportunities that support long-term economic development.
- Design streets to reduce long-term maintenance costs, manage stormwater, and support winter operations.
- Maintain a Capital Improvement Program that prioritizes pavement condition, safety, ADA accessibility, utility coordination, and multimodal needs.
  - *Pavement condition ratings and asset management data should guide resurfacing, reconstruction, and maintenance priorities.*
  - *Coordinate mobility projects with other infrastructure, utility, and redevelopment projects, as well as business access needs.*
  - *Use street reconstruction projects as opportunities for sidewalk infill, curb ramp upgrades, bicycle facilities, lighting, street trees, and stormwater improvements.*
- Update, map, and improve wayfinding for designated truck routes, industrial access routes, and loading areas. Signage should discourage heavy traffic in neighborhoods or campus-area streets.
- Evaluate downtown parking supply, occupancy, time limits, shared parking, and wayfinding before requiring additional surface parking in the area.



FUTURE MOBILITY PLAN

Map 4 on the next page shows projects to improve mobility in Whitewater in relation to existing streets, bike lanes, and off-street trails. These projects are categorized by type and priority. Future project alignments need to be studied, but should generally follow the connection points shown to improve access across the community.

Definitions

- **Priority Future Street.** Streets that connects shorter term growth areas or that provide important access to existing developments. Many of these might be collector level streets.
- **Ancillary Future Streets.** Streets that serve longer term growth areas, are more local in nature, or provide secondary access to an already existing neighborhood.
- **Priority Dedicated Path.** A trail or street side path that connects destinations and the existing or future network. Some of these paths would be part of future street construction.
- **Ancillary Future Streets.** A trail or street side path that creates secondary access to destinations or a side path as part of an ancillary future street.

THREE POINTS ABOUT THE FUTURE MOBILITY PLAN

Big Picture. The map does not show every street that would be needed for future development. The local street pattern should be determined as development occurs, using the basic goals and policies in this plan.

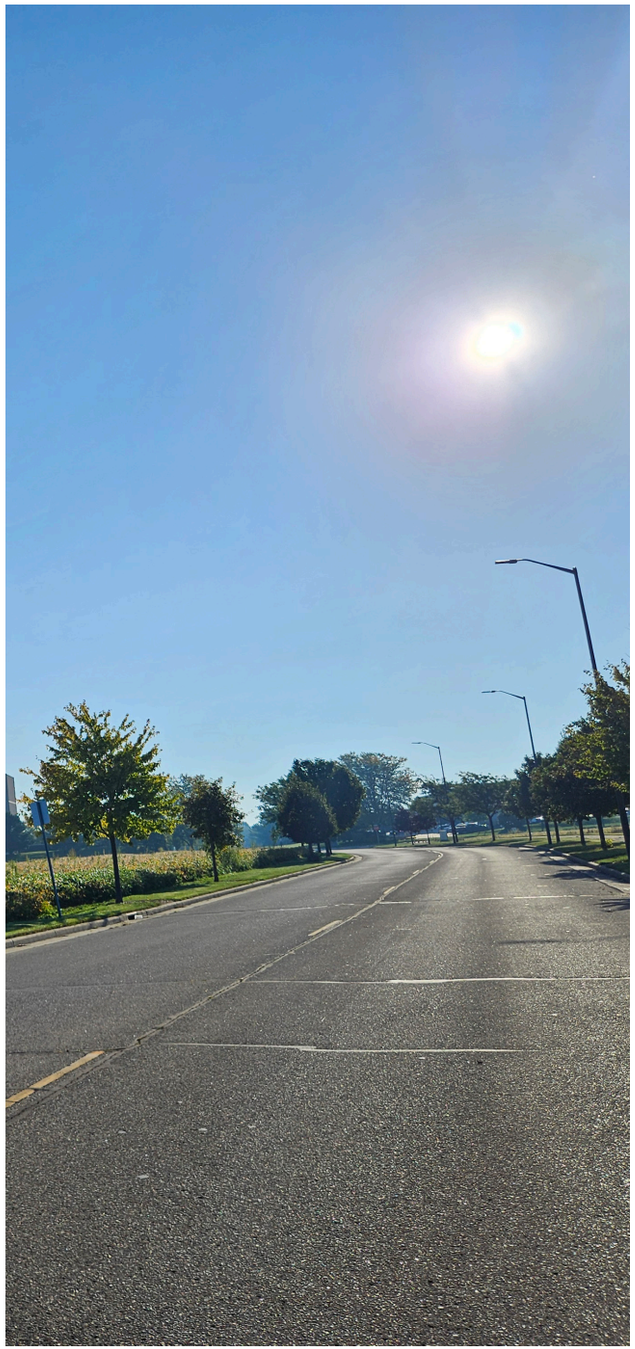
Flexible. While the routes shown in Map 4 have been carefully thought out, the exact path of these streets may vary depending on the details of development as it occurs. The priority is to provide access to the key connecting points. Detailed engineering studies will be needed before undertaking any new road construction.

Working with Property Owners. Many of these new roads run through property that is privately owned, and their implementation will therefore depend on the decisions of the property owners, like with the future land use plan

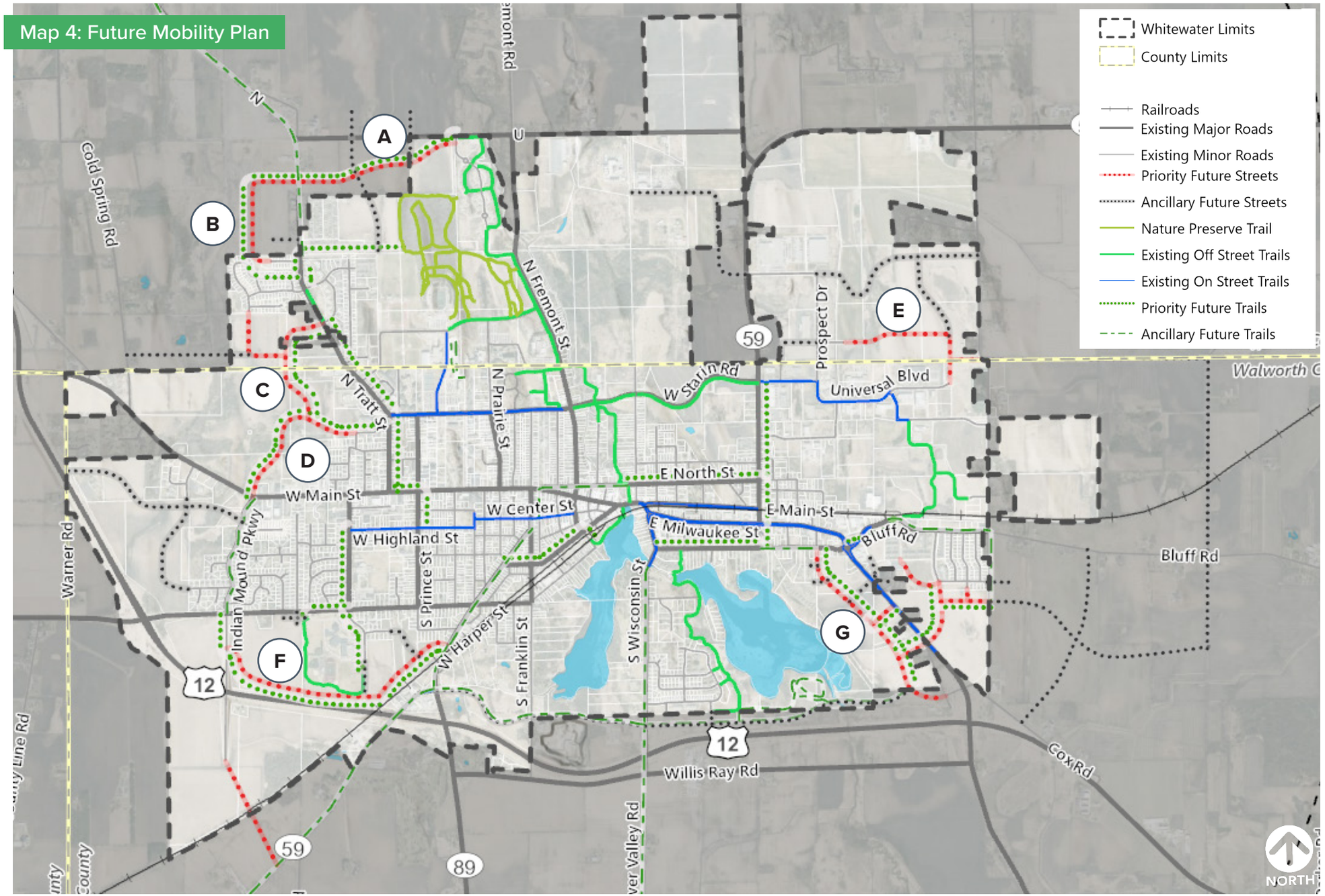
Priority Street Projects

Future connections are labeled below, but their letters do not reflect the level of priority. Connections include:

- **A.** An east/west street, connecting west of County Road N to Burr Oak Trail with new neighborhood development.
- **B.** A north/south street, connecting Peninsula Lane to County Road N/Priority Street Project A to connect with the existing neighborhood to the south.
- **C.** A north/south street, connecting the extension of West Carriage Drive to County Road N at the Foxglove Lane intersection. The connection provides alternative access for higher density development in the area.
- **D.** A north/south street, connecting West Main Street to the extension of West Carriage Drive. The connection crosses wetland areas to provide secondary access to higher density developments.
- **E.** Streets to expand opportunities in the Industrial/Business Park area, connecting an extension of Endeavor Drive to an extension of Universal Boulevard.
- **F.** An east/west street, connecting Indian Mound Parkway to South Janesville Street to serve new neighborhood opportunities.
- **G.** Street network connections in the southwest area off Elkhorn Road, expanding development opportunities for commercial and residential use.



Map 4: Future Mobility Plan



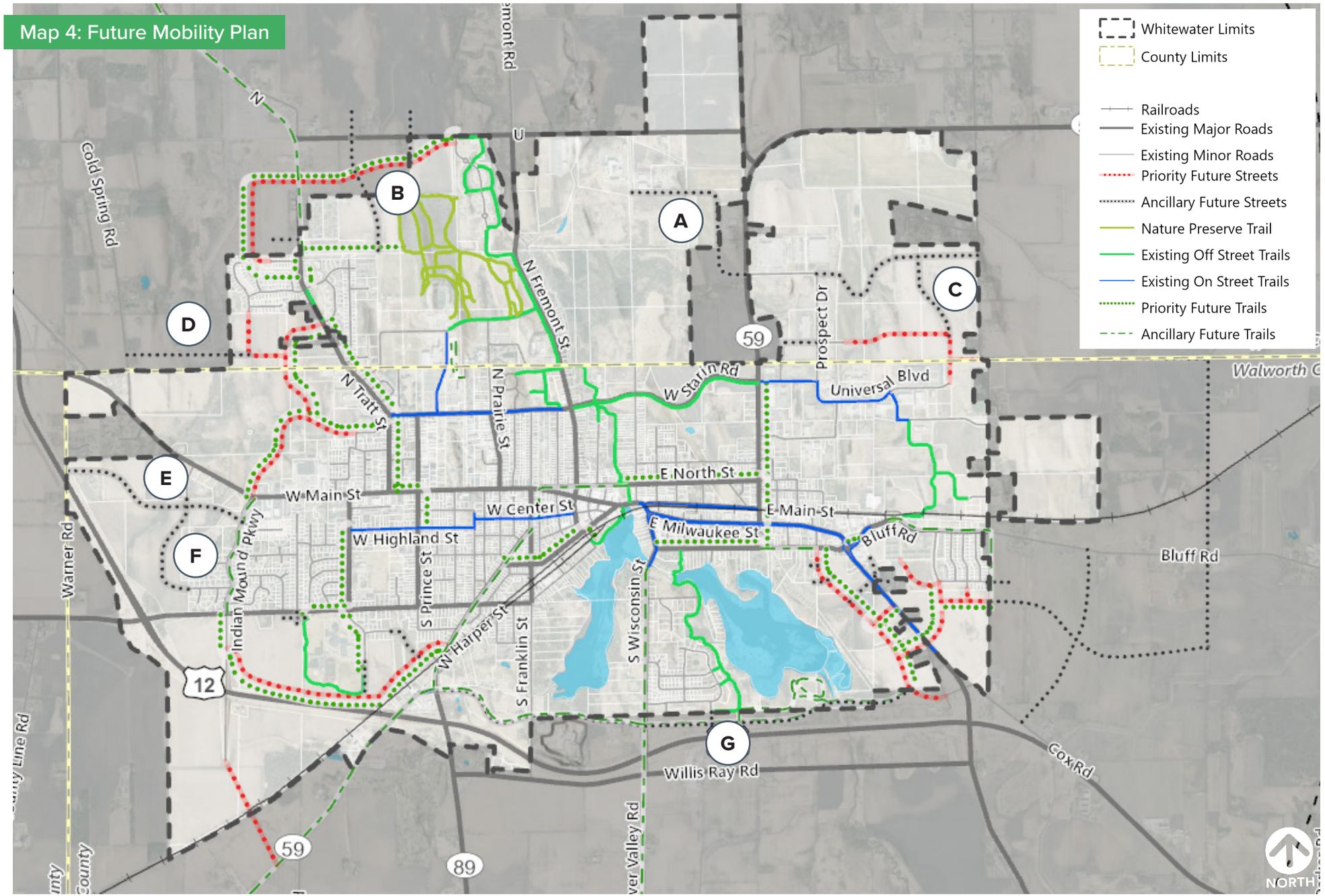
Ancillary Street Projects

Future connections are labeled below, but their letters do not reflect the level of priority. Connections include:

- **A.** A street extending Enterprise Boulevard to the west, and connecting near the Whitewater Wastewater Treatment Plant for secondary emergency access.
- **B.** A north/south street connecting the Twin Oaks Mobile Home Park to the north to County Road U.
- **C.** A street extending Primary Street Project D to the north to connect to Howard Road, expanding Industrial and Business Park access.
- **D.** An east/west street, extending Primary Street Project C west to Coldspring Road for secondary access to future neighborhoods.
- **E.** An east/west street extending Meadowview Court west to the Highway 12 frontage at N Warner Road to serve long-term future neighborhood growth.
- **F.** A north/south street connecting Turtle Mound Road to Person Lane. Ancillary Street Projects E and F work together to connect future neighborhoods if growth occurs.
- **G.** An east/west street extending South Janesville Street east, parallel to Highway 12. This project could alleviate local traffic off Highway 12, and offer another major east/west connection across the community while offering more trail opportunities to access Trippe Lake.



Map 4: Future Mobility Plan



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Priority Path Projects

Future connections are labeled below, but their letters do not reflect the level of priority.

All streets with on-street bike infrastructure may be candidates for transitioning to dedicated side paths to enhance pedestrian and bicycle safety, making active transportation users more comfortable and confident to travel across the community.

Other opportunities include:

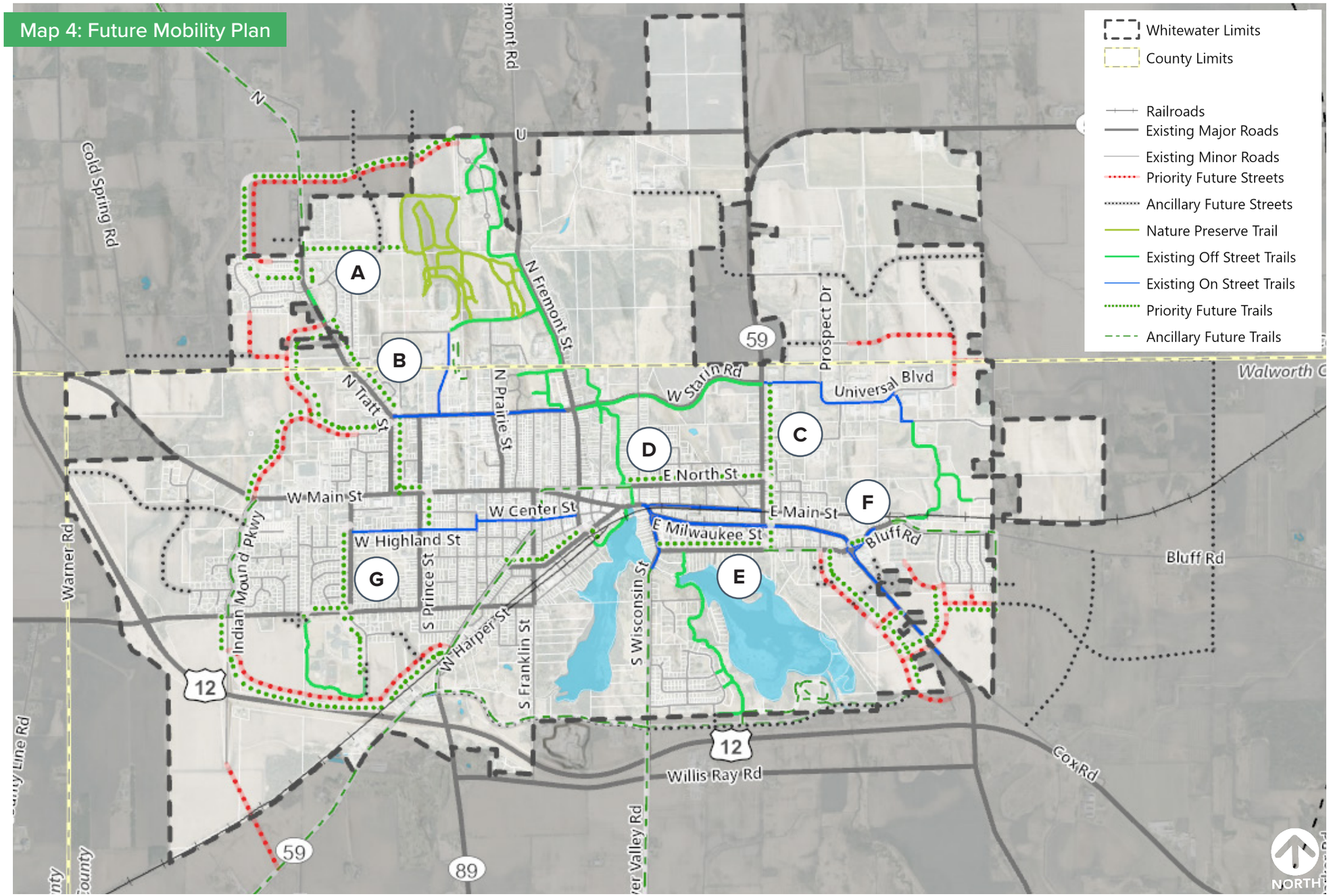
- **A.** An east/west path, connecting the Whitewater Nature Preserve to County Road N.
- **B.** A north/south path, along County Road N/North Tratt Street from Priority Dedicated Path Project B to West Main Street.
- **C.** A north/south path along North Newcomb Street from Executive Drive to East Clay Street.
- **D.** An east/west path along East North Street connecting the trail along Whitewater Creek to North Newcomb Street.
- **E.** An east/west path along East Clay Street connecting South Wisconsin Street to North Newcomb Street.
- **F.** An east/west path, connecting East Milwaukee Street to the trail network south of Moraine View Park.
- **G.** A north/south path along South Elizabeth Street connecting West Highland Street to Whitewater High School.







Map 4: Future Mobility Plan



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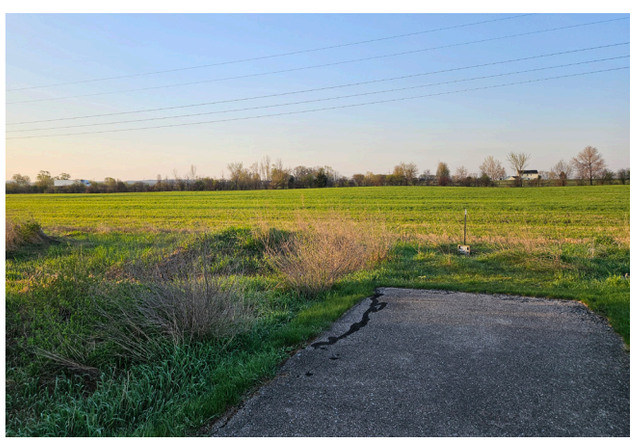
Ancillary Path Projects

Future connections are labeled below, but their letters do not reflect the level of priority. Other opportunities include:

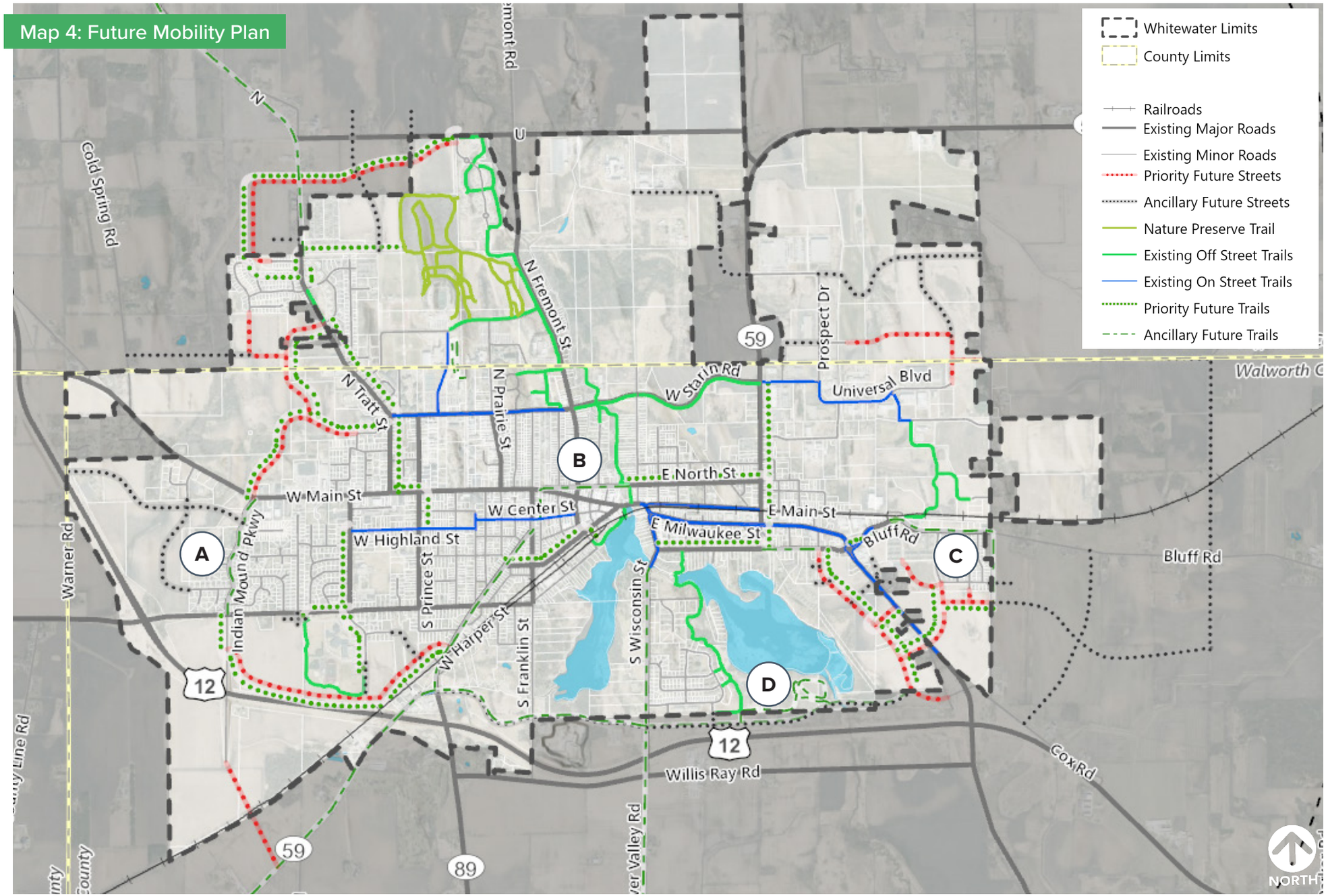
- **A.** A side path along Indian Mound Parkway, connecting W. Main Street to Future Priority Street F.
- **B.** A side path on West North Street, connecting the trail along Whitewater Creek to West Main Street.
- **C.** A side path system in the southwest area off Elkhorn Road, connecting future development to active transportation options.
- **D.** A side path along Ancillary Future Street G, connecting to Minneiska Park and the south of Trippe Lake area, serving as an essential east/west travel option for active transportation users.







Map 4: Future Mobility Plan



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NEIGHBORHOODS FORWARD

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Neighborhood Goals

1. Have housing types for people in all stages of life and income ranges

2. Preserve the existing housing stock

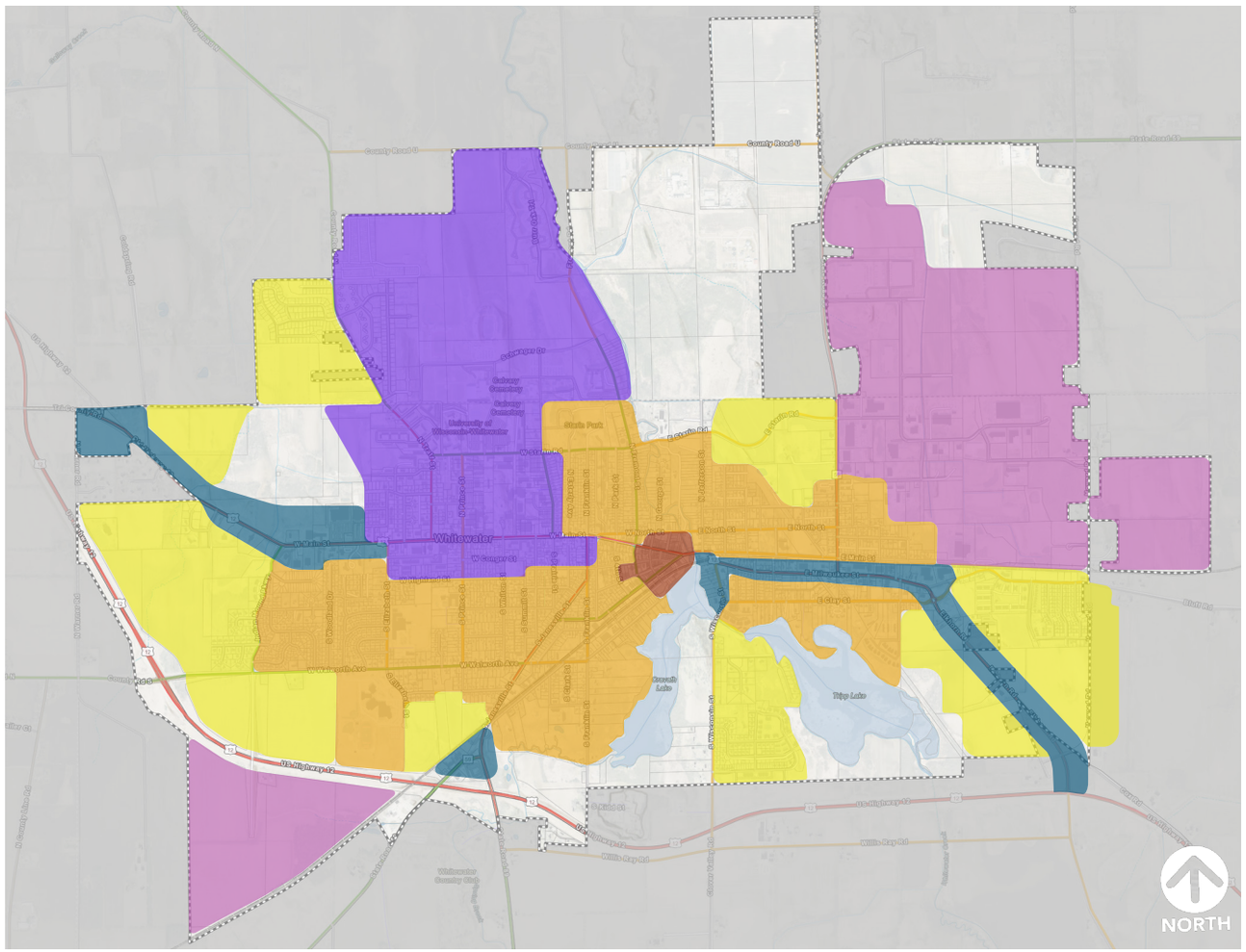
3. Support housing needs through partnerships, policy, and public incentives

Introduction

Neighborhoods are what residents most closely identify with. Whitewater's neighborhoods are framed by their surrounding destinations, such as the schools, University, Downtown, and Trippe Lake.

Like the Future Land Use map, the policies to meet neighborhood and housing goals are multi-faceted. They are not meant to enforce regulations for artificial markets but allow flexibility. Accommodating the market means accommodating new resident demands, existing resident needs, and the developer's ability to help meet those demands and needs. This market hinges on maintaining the existing residential housing stock but also meeting a growing demand for housing variety that is affordable for all household types from entry-level homeowners to seniors looking to downsize.

- Gateway
- Downtown
- University District
- Business and Tech Park
- Conservation Neighborhoods
- Growth Neighborhoods



The Development Policy Areas described with the Future Land Use map provides the framework for neighborhood and housing policy

Housing Snapshot

Figure 2: Median Home Value



2010	2024	
$165k	**$229k**	Whitewater
$183k	**$274k**	Jefferson County
$198k	**$303k**	Walworth County

Source: US Census Bureau; American Community Survey (5-Year Estimates)

Figure 3: Median Contract Rent



2010	2024	
$878	**$1,041**	Whitewater
$861	**$1,035**	Jefferson County
$963	**$1,150**	Walworth County

Source: US Census Bureau; American Community Survey (5-Year Estimates)

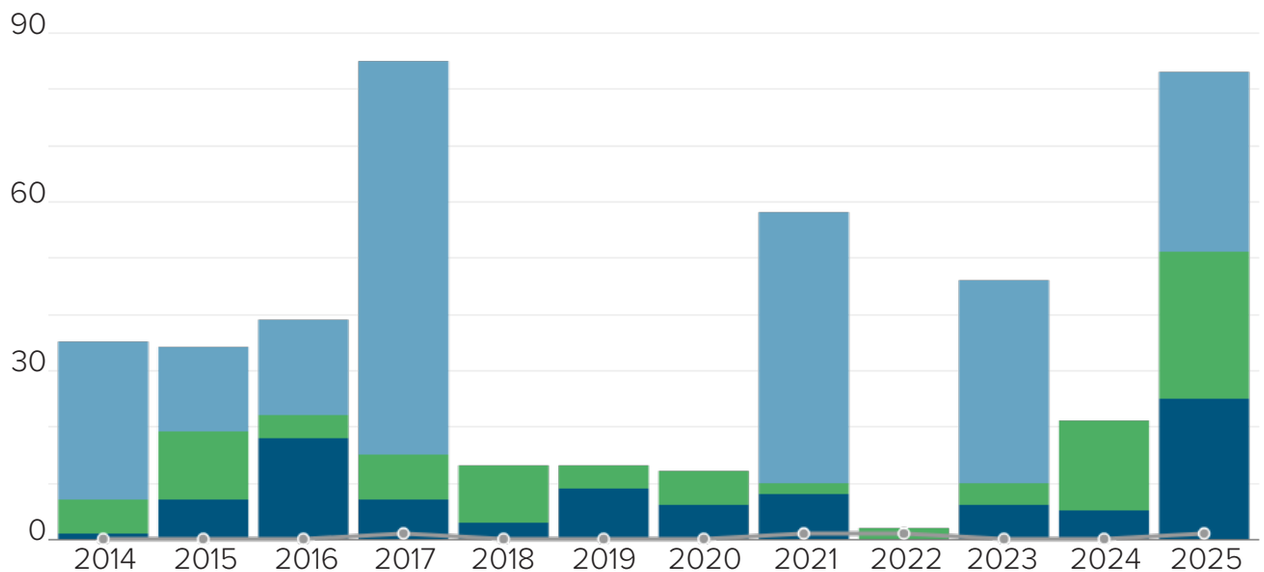
Figure 4: Cost-Burdened Households



2010	2024	
28.7%	**28.4%**	Owners
67.5%	**51.1%**	Renters
22.7%	**23.2%**	Owners, over 24
25.4%	**14.4%**	Renters, over 24

Source: US Census Bureau; American Community Survey (5-Year Estimates)

Figure 5: Residential Building Permit Activity



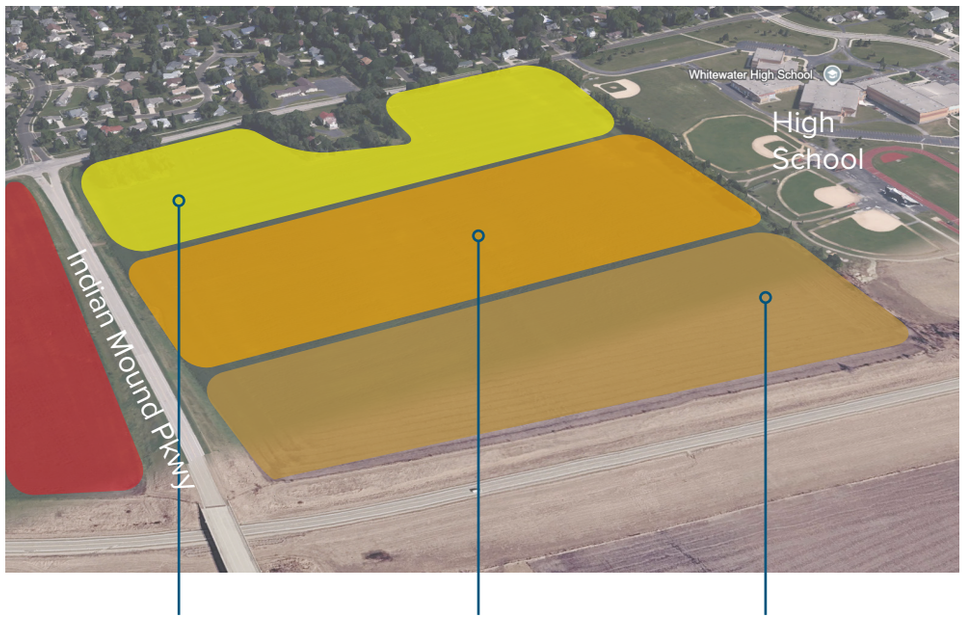
Source: City of Whitewater

NEIGHBORHOODS
GUIDING POLICIES AND ACTIONS

1. Have housing types for people in all stages of life and income ranges.

Guiding Policies and Actions

- **Focus on building and site design in neighborhoods.** The diversity of housing types and design is vital for Whitewater given its uneven split in renter versus owner households. However, this does not mean siloing renter units and owner units from each other. Integration of different housing types is appropriate in most areas of Whitewater, as shown in the Development Policy Areas.
- **Encourage projects with Universal Design.** People want more homes that accommodate varying levels of independence at various stages of life. Universal design means that every aspect of a home is more convenient and comfortable to use for every individual, not labeled by age or ability.
- **Update zoning codes for flexibility across districts.** Residential districts that only allow single-family detached homes are restrictive for people who want to live in Whitewater but may not want or be able to afford this housing type.



The Growth Neighborhood west of the High School is of high interest to the community given its proximity to the school and highway. There are some soil and environmental challenges to evaluate, but the site presents a great opportunity to offer a range of housing types. The Future Land Use map indicates different intensities across the site.



Precedent Housing Types

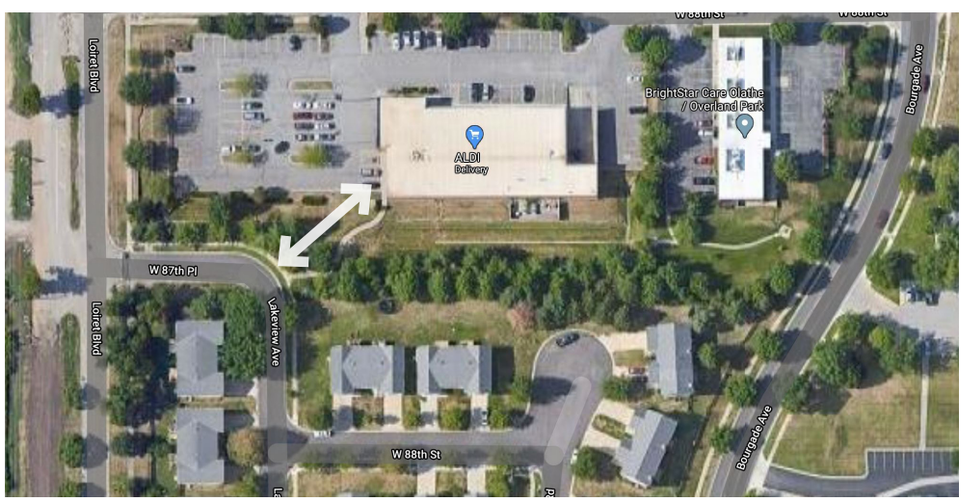
NEIGHBORHOODS
GUIDING POLICIES AND ACTIONS

Guiding Policies and Actions

- **Blend new housing into existing neighborhoods without creating secluded enclaves.** The pedestrian and street connection principles from the mobility chapter are critical components to limit isolated developments.
- **Bolster standards for multi-family development that creates neighborhoods.** Multi-family development is an essential housing component for attracting permanent residents. However, that does not mean denser development should be isolated from neighborhoods. Use non-restrictive neighborhood buffers (connections, not walls) within and beyond higher-density residential and mixed-use areas. The Development Policy Area guides for Growth and Conservation Neighborhoods provide best practices in blending neighborhoods.







Buffer and connectivity can go together

NEIGHBORHOODS
GUIDING POLICIES AND ACTIONS

2. Preserve the existing housing stock.

Guiding Policies and Actions

- **Invest in neighborhood engagement programs.** Effective neighborhood engagement programs involve partnerships of the City, residents, non-profit groups, and in Whitewater's case, the University. Consider developing formal neighborhood associations to lead outreach and build social connections.
- **Test neighborhood conservation programs.** Evaluate the effectiveness of existing programs. Build upon the success or tweak to achieve intended results. Ideally, focus on core areas around downtown initially and spread targeted investments outward over time. This could include assistance and education to property owners and targeted infrastructure improvements to street quality, appearance, and drainage.
- **Preserve existing single-family homes in the University District.** Create incentives, policies, or codes that prevent breaking up single-family homes into multiple living units. Limit redevelopment of single-family homes in the University District to properties that are beyond repair.









NEIGHBORHOODS
GUIDING POLICIES AND ACTIONS

3. Support housing needs through partnerships, policy, and public incentives.

Guiding Policies and Actions

- **Support market demands.** Demand and the ability to supply homes are ever-changing. The City should not enforce regulations for artificial markets. Instead, Whitewater should be flexible to market demand and how the market can fit into Whitewater's community goals.
  - *Use data from the most recent housing studies and update regularly to understand market changes.*
- **Review and update codes for barriers to housing diversity.** The City's existing ordinance does not consider the possibility of tiny homes, accessory dwelling units, narrower lot sizes, or even mixed-use buildings without overcoming several approval and application barriers.
  - *Updating policies and codes should be done with proactive relationships between residents, developers, and city staff.*
- **Provide fiscally responsible assistance.** Provide infrastructure for sustainable, fiscally responsible growth, not sprawl. Doing so will naturally mitigate sprawl of homes on large lots that require significant infrastructure extensions. Large lot development:
  - *Decreases the return to the City from infrastructure development.*
  - *Increases impacts on the environment via more land consumption and less walkability.*

Housing should be treated as infrastructure and economic development, using incentives when necessary for projects that fill community needs.

NEIGHBORHOOD POLICY IMPLEMENTATION STORIES

CASE STUDY: Green County Housing Development Fund

The Green County Development Corporation's Housing Development Fund provides gap financing for housing projects that cannot be fully funded through conventional lending, offering loans for up to 20% of total project costs at flexible rates and terms. Eligible projects include new owner-occupied and rental housing, upper-story units, accessory dwelling units, building conversions, rehabilitations, and property acquisitions.

Whitewater could replicate this model by partnering with local banks, major employers, UW-Whitewater, foundations, and economic development organizations to establish a locally administered revolving loan fund. Such a program could help make otherwise infeasible projects possible, particularly downtown upper-story housing, workforce housing, adaptive reuse, and infill.

CASE STUDY: UniverCity Program

Although Iowa City is much larger than Whitewater, the neighborhoods around the University of Iowa and downtown are similar in many ways.

To reverse the trend of owner-occupancy to student-rental conversions, this Iowa City program will fund up to $50,000 in renovations to single-family homes close to downtown and the University of Iowa in exchange for a 20-year owner-occupancy deed restriction.

To date, more than 60 properties have been renovated and sold as owner-occupied through this program. The program is narrowly scoped and administratively light in devoted staff resources.

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CASE STUDY: Wayne Community Housing Development Corporation

Wayne, Nebraska is a thriving community of 5,500 in Northeast Nebraska with a mixed economy based on a small state college, strong industries, and regional agriculture. Over 20 years ago, the leaders of Wayne saw the need to provide housing for their workforce and formed the Wayne Community Housing Development Corporation (WCHDC).

Growing out of the local economic development organization, WCHDC is a proactive nonprofit with the mission to improve the region through affordable housing development. Offering a purchase/rehab/resale program, home buyer education, and assistance on local projects, like new rent-to-own housing, WCHDC works to expand housing options for the local workforce. A similar program could bring similar impact to Whitewater.

CASE STUDY: Missing Middle in Chattanooga

With help from the Incremental Development Alliance, Chattanooga, TN leaders and stakeholders undertook an intensive developer workshop to identify solutions for missing middle housing types. The process resulted in a development packet that lays the framework for a developer to pursue these projects, including:

- Picking a building type based on the developer's financing options and state circumstances.
- Guides and site plans for good urban design amid traditional single-family neighborhoods.
- Technical considerations for packaging development applications.
- Bank packages for different building types to show how to bring the project to life by providing profits for lenders.

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PARKS, RECREATION & NATURE FORWARD

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Parks, Recreation, & Nature Goals

1. Provide places where residents, employees, and visitors can gather, be active, and build social connections

2. Maintain natural areas, parks, and open spaces that provide a system of interconnected trails and greenways

3. Build partnerships that share a diverse supply of recreation options

4. Budget responsibility for maintenance and improvement needs

Introduction

Whitewater residents and visitors enjoy access to a variety of neighborhood and regional park facilities. Parks are a vital component of community life. Parks are more than an amenity; they are a place for community gathering, visitor attraction, and community image.

Whitewater needs to maintain and expand these places that provide opportunities for exercise, relaxation, socialization, and connection with nature.

The City adopted a Parks and Recreation Open Space Plan in 2026 that provides near-term implementation priorities.





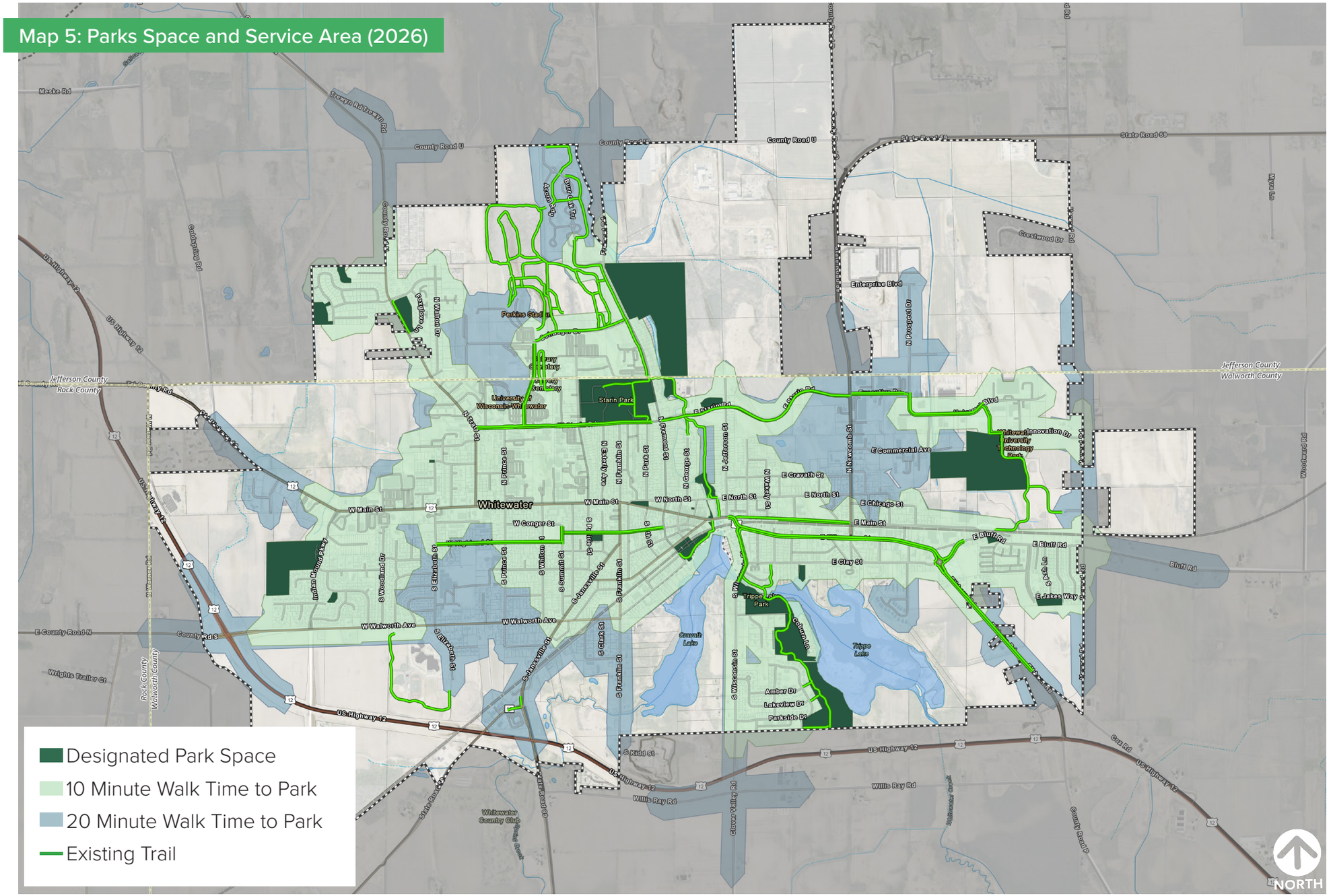








Map 5: Parks Space and Service Area (2026)



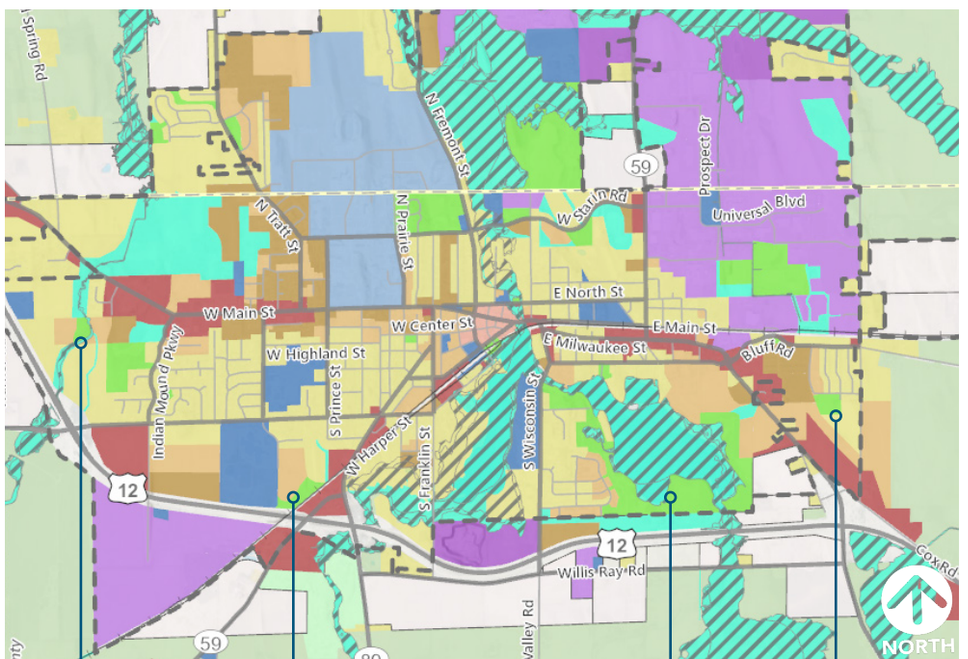
PARKS, RECREATION & NATURE GUIDING POLICIES AND ACTIONS

1. Provide places where residents, employees, and visitors can gather, be active, and build social connections.

Guiding Policies and Actions

- **Implement the 2026 Parks and Recreation Open Space Plan.** Key parks to consider detailed master plans are Starin Park, Cravath Lakefront Park, and Moraine View Park. There was interest in the Whitewater Forward process in elevating recreational and programming opportunities around Cravath Lake and in Moraine View Park. Starin Park should continue to evolve one of Whitewater's feature parks.
- **Continue to reserve growth areas for community parks.** Focus new spaces around environmental features such as floodplains, wetlands, and greenways. These areas offer opportunities to connect residents to the region's ecosystem, expand the park system with limited investment, and support stormwater management through passive natural areas.
  - *The City should maintain at least the current level of park service per resident. The future land use map identifies park areas intended to meet future needs. The City should also continue assessing appropriate park fees on new residential development so that growth contributes to the acquisition and improvement of parks needed to serve new residents.*
- **Connect trail routes that provide a system of interconnected trails and greenways.** See the Mobility chapter for detailed priorities.

Future Land Use Map



Park need if new neighborhoods develop west

Park or open space opportunity with neighborhood growth around the high school

Continuation of Tripp Lake open space access

Reservation of land for East Gate Park expansion with neighborhood growth

PARKS, RECREATION & NATURE GUIDING POLICIES AND ACTIONS

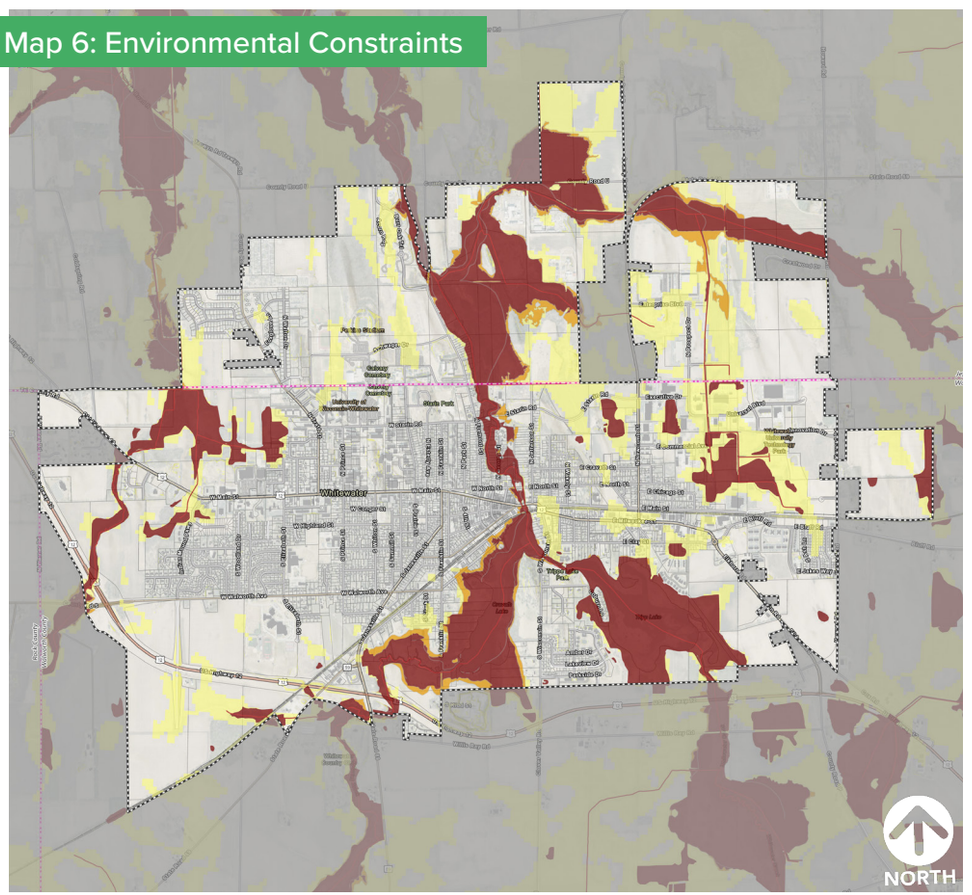
2. Maintain natural areas, parks, and open spaces.

Guiding Policies and Actions

- **Leverage Trippe Lake as a regional amenity and connect to neighborhoods**
- **Improve and maintain water quality of Trippe Lake and Cravath Lake to increase recreational opportunities.**
- **Protect identified wetlands and address stormwater management issues.** Whitewater is not unfamiliar with best management practices. Ordinances, codes, and direct public investments or incentives can include:
  - *Conservation easements. Legal mechanisms for landowners to place voluntary restrictions on the future use of their land. It generally requires a landowner to sell, permanently relinquish, or donate the rights of development. Tax benefits may be available for some easements.*
  - *Public acquisition. The City may have the opportunity to acquire land in sensitive flood or stormwater areas. Under public ownership, the City can directly manage the site as restricted natural space, offer areas of passive public park space.*
  - *Subdivision regulation for outlots. Often a developer will manage on-site stormwater by placing a detention or retention pond in an outlot. Outlots often require engineering of the natural watercourses and are unusable to the public. A preferred alternative is naturalized detention that works with the native wetland to improve water quality and habitat benefits.*

FEMA Floodway, 100-Year Floodplain
FEMA 500-Year Floodplain
Hydric Soils and Steep Slopes

Map 6: Environmental Constraints



PARKS, RECREATION & NATURE GUIDING POLICIES AND ACTIONS

3. Build partnerships that share a diverse supply of recreation options.

Guiding Policies and Actions

- **Improve bike connections to the Ice Age Trail and regional recreational destinations.**
- **Partner with the Whitewater School District and University where sharing facilities and services can benefit students and citizens.** The schools and the City both benefit when planning is coordinated and can fill gaps in community recreation demands.
  - *Recreation facilities and pedestrian connections. New school facilities and site selection planning should be coordinated with the City's plans for pedestrian and bicycle routes and the possibility of sharing recreation facilities for the public.*
  - *Youth programs. Schools provide a critical resource for after school programs and youth improvement. Coordination with programs organized by the Recreation Commission or Library create efficiencies in staff and more opportunities for youth.*
- **Be proactive on opportunities that align with Whitewater Forward.** Philanthropic and partnership opportunities can present themselves at any time. If opportunities arise, the City should work with partners to meet a vision supported by the community.
- **Budget for developing spaces in partnership with the private sector.** Whitewater must be ready to assist in developing park, recreation, and trail projects when the private sector proposes development. Municipal codes provide the initial tools for park requirements and require regular review.

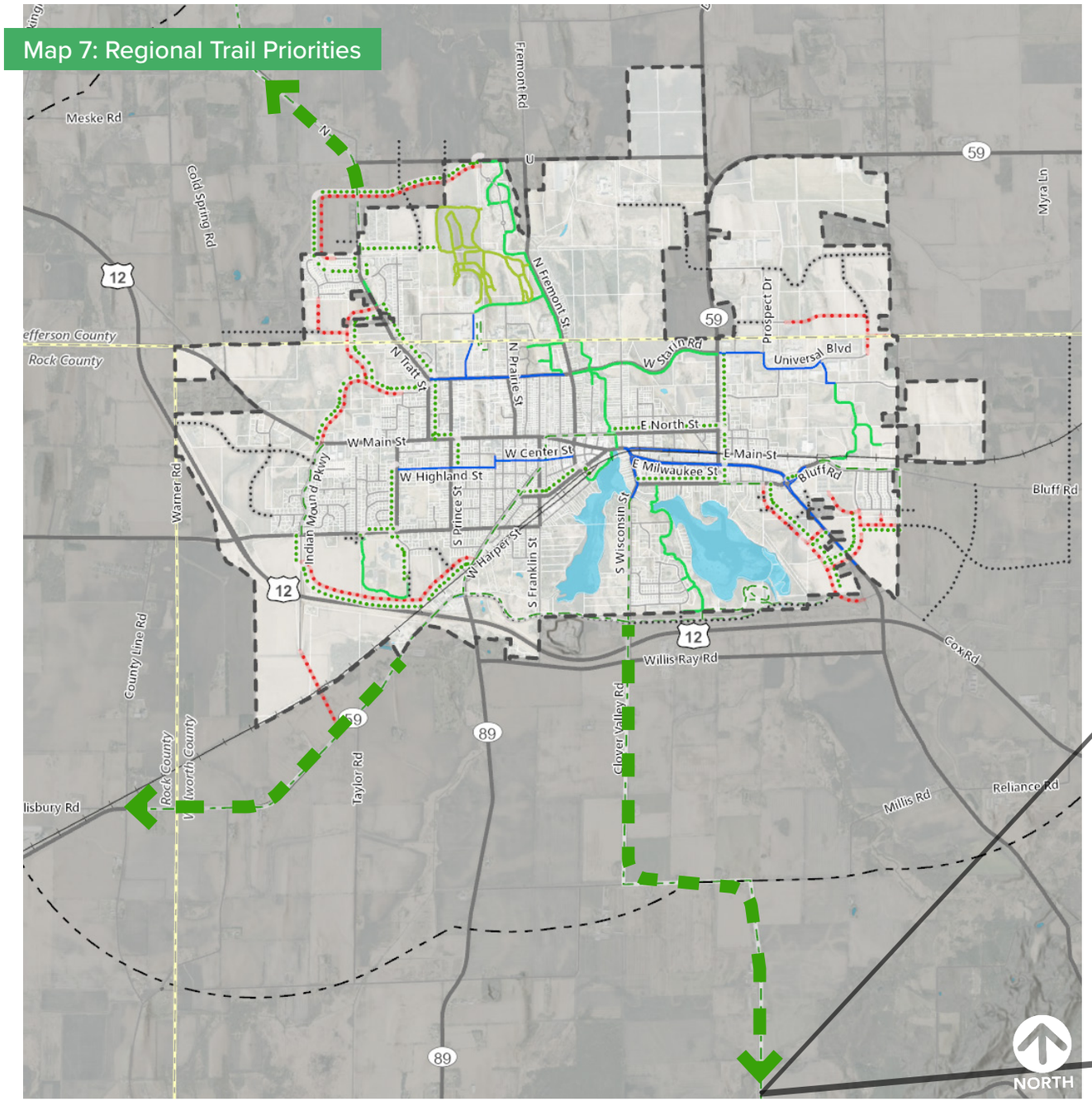
4. Budget responsibility for maintenance and improvement needs.

Guiding Policies and Actions

- **Maintain high-quality facilities.** Budget adequately based on a routine assessment of maintenance needs. A systematic evaluation will help ensure that funds for operations and maintenance are both adequate and targeted to address critical needs.
- **Evaluate recreational trends, demands, and facilities and adapt parks appropriately.** The research on park, recreation, and health is continually evolving, from tennis courts in the 1970s to pickleball today.
- **Program reinvestments in existing parks located near neighborhoods without community parks within walking distance.** Community scale and regional parks are great assets and revered in Whitewater. But many families rely on existing neighborhood parks for day-to-day recreation. These parks like Walton Oaks Park and Big Brick Park serve a need.

High school students mentioned many activities they'd like to see in Whitewater, including art hubs, kayaking, fishing, outdoor events, and more

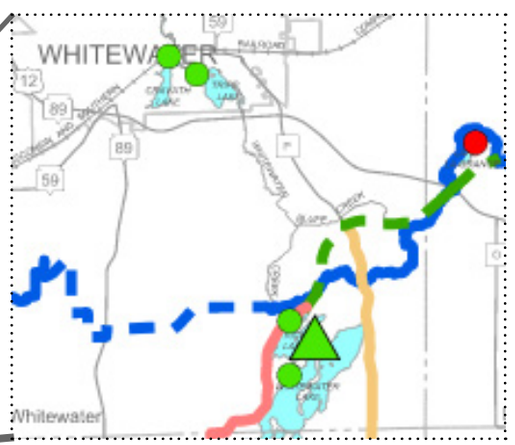
Map 7: Regional Trail Priorities



- Whitewater Limits
- County Limits
- Railroads
- Existing Major Roads
- Existing Minor Roads
- Priority Future Streets
- Ancillary Future Streets
- Nature Preserve Trail
- Existing Off Street Trails
- Existing On Street Trails
- Priority Future Trails
- Ancillary Future Trails

Outdoor Recreation Element of the Walworth County Park and Open Space Plan

- Existing Ice Age Trail
- Proposed Ice Age Trail
- Proposed Off-Street Trail



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ECONOMIC PROSPERITY

FORWARD

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Economic Prosperity Goals

1. Support and fill the Whitewater Business and Technology Park

2. Be attractive and well-functioning for a range of industrial enterprises

3. Have a diverse, year-round economy that attracts and retains employment, young professionals, entrepreneurs, and businesses

4. Complement Downtown development policy directions

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Introduction

All aspects of this plan support the long term financial stability of Whitewater by retaining, growing, and attracting businesses and visitors. Whitewater has an economic influx from the University. But other economic areas, like downtown and the business park, are just as important to support a diverse local economy.









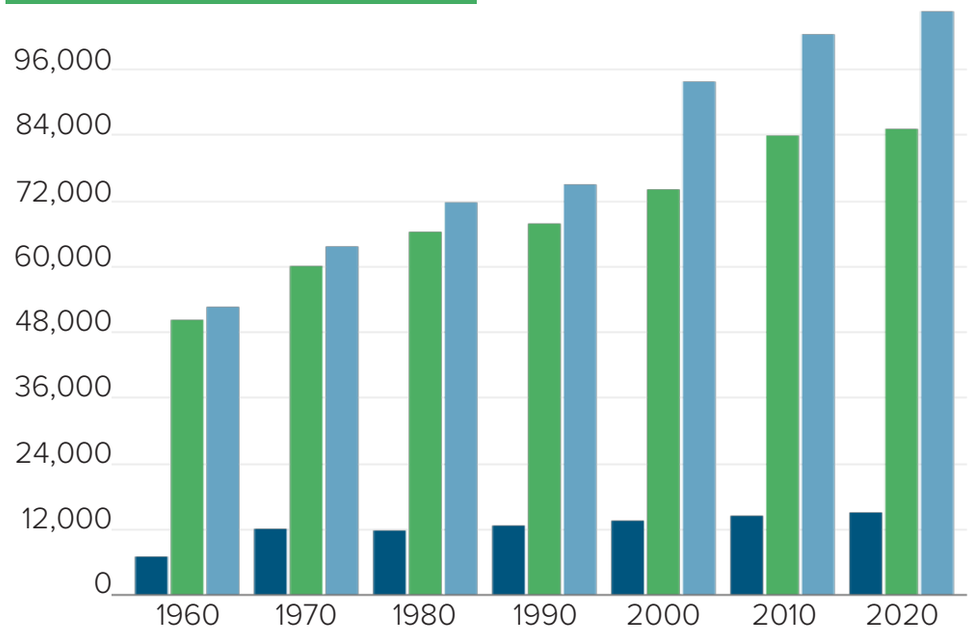




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Growth and Economic Snapshot

Figure 6: Population Over Time

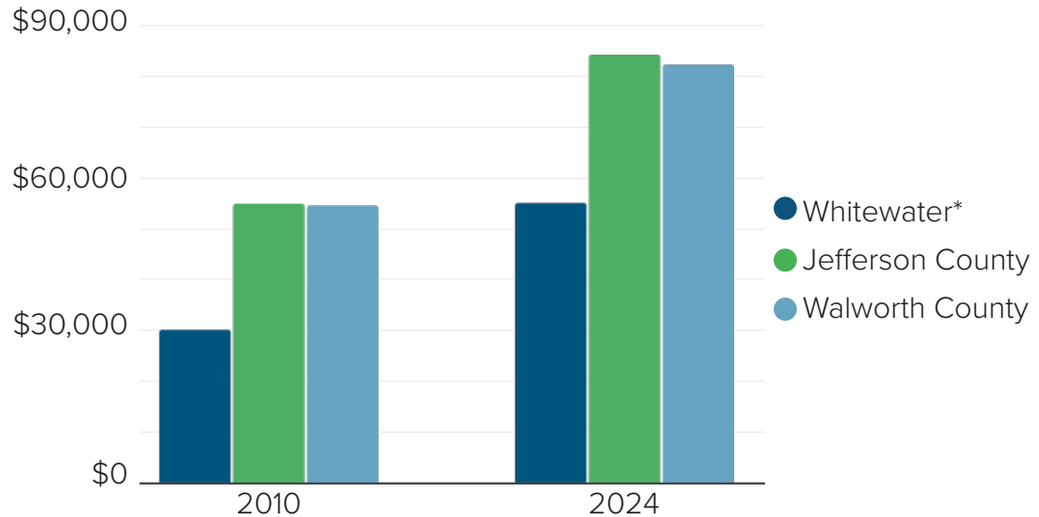


Source: U.S. Decennial Census

Figure 7: Commuting Pattern Inflow and Outflow



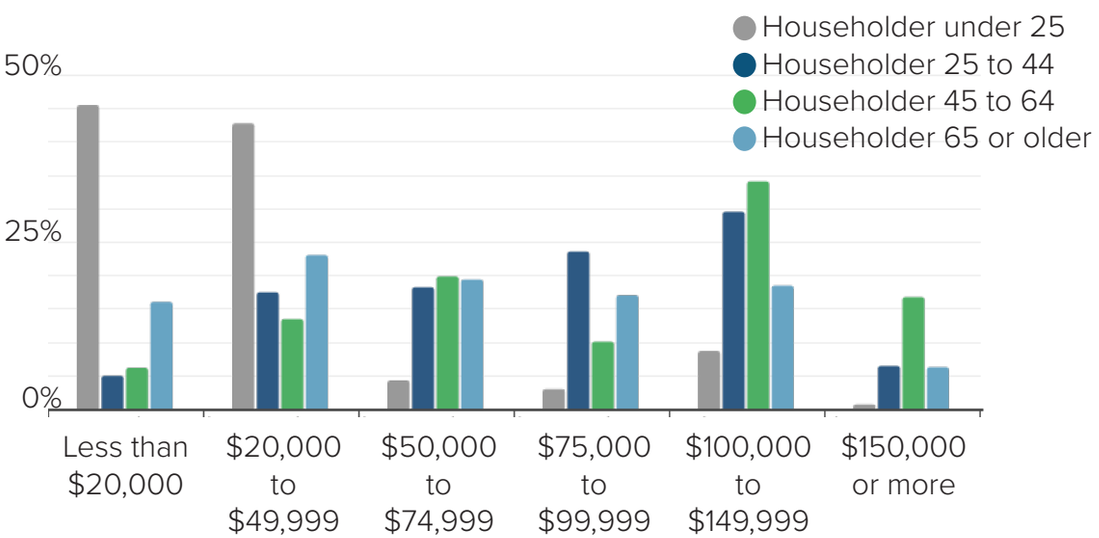
Figure 8: Median Household Income



Source: U.S. Decennial Census; American Community Survey (5-Year Estimates)

*Whitewater's median household income is impacted by the incomes of students. See Figure 9, below.

Figure 9: Household Income by Age of Householder, 2024



Source: American Community Survey (5-Year Estimates)

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Economic Development Tools: Tax Incremental Financing Primer

Tax Incremental Financing (TIF) is a legal, well-established economic development tool available to Wisconsin municipalities under Wis. Stat. § 66.1105. TIF promotes industry, housing, redevelopment, and blight elimination by helping finance public improvements that would not otherwise occur. Projects are funded using taxes collected within the district itself, imposing no additional costs on the broader taxpaying public. Communities have used TIF successfully since the law was enacted in 1975.

In a Tax Increment District (TID), public investments encourage private growth and redevelopment. TIF finances those investments by capturing, for a limited time, the increased tax revenue, the "tax increment," generated by private investment within the district. As the tax base grows, the increment retires the public investment that made development possible. Once project costs are paid, the increment reverts to the general tax rolls, and all overlying taxing jurisdictions such as the City, school district, technical college district, and County, share in the enlarged tax base. Properly structured, TIF is not a giveaway of taxpayer funds. It is a self-financing mechanism in which project-generated growth pays for the public infrastructure that enabled it.

Before a TID may be created, the City and the Joint Review Board must find that development meets the statutory "but for" test, meaning the expected development would not occur but for TIF. This requirement, along with the others, reserves TIF assistance for projects that genuinely need it rather than subsidizing development that would happen anyway. The Joint Review Board comprising representatives of each affected taxing jurisdiction must approve any new TID and certain amendments to an existing TID. This independent, multi-jurisdictional review ensures each district is well-conceived, appropriately scoped, and consistent with sound public finance practice.

TIF rests on three supporting principles:

- The district's tax base was stagnant or declining, thus the revenue increase would not have occurred without substantial public expenditure.
- If the municipality must provide public improvements to attract development, the overlying taxing jurisdictions that benefit from the enlarged tax base should share in the cost of those improvements.

Eligible Uses of TIF

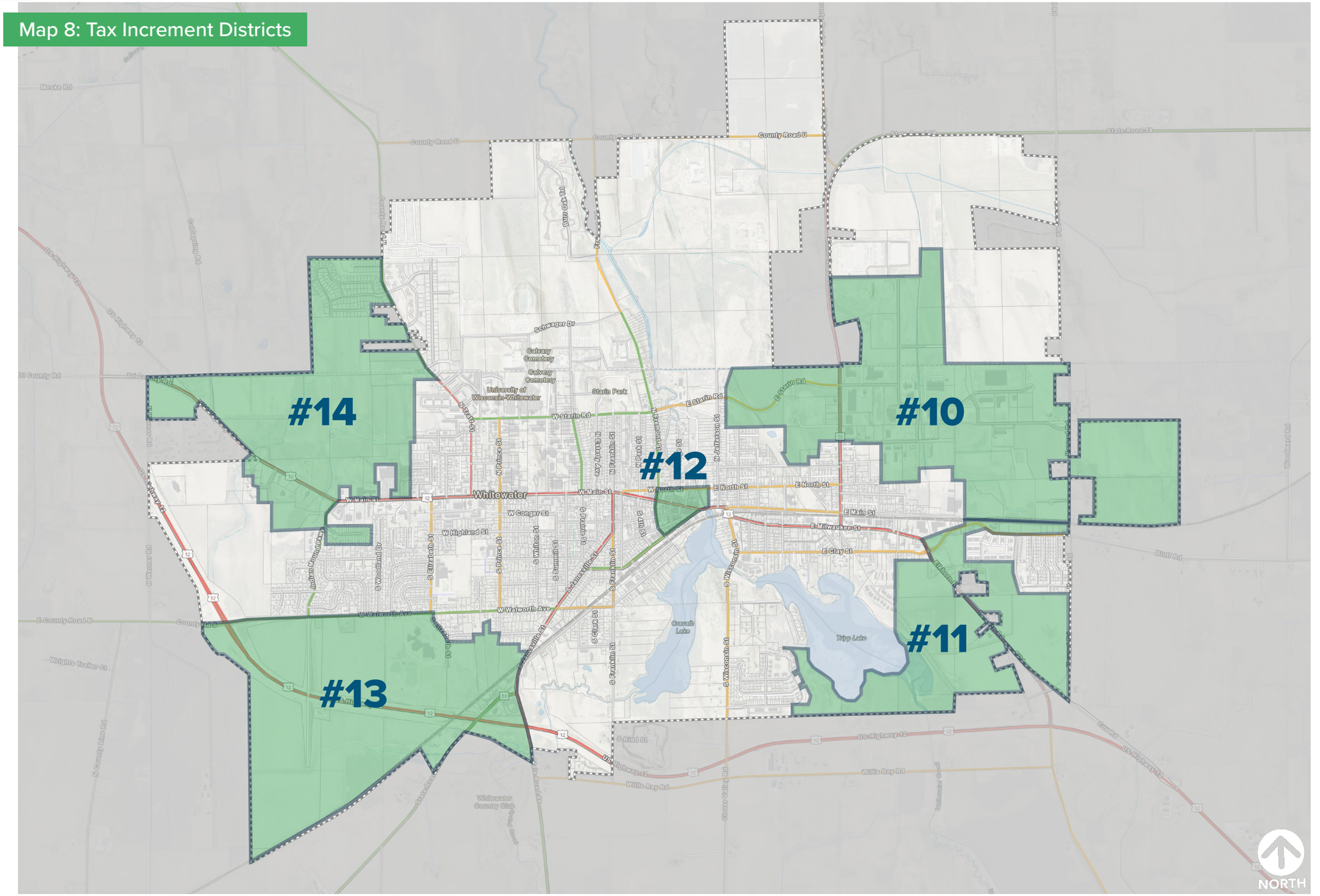
TIF is a flexible tool for a range of project types. Each is evaluated individually against the statutory "but for" test and the City's TIF policy. Qualifying projects may include:

- **Greenfield development.** TIF finances streets, utilities, and other infrastructure needed to open previously undeveloped land for industrial, commercial, or residential use.
- **Infill development.** TIF supports redevelopment of vacant, underutilized, or irregularly configured parcels within the city, making efficient use of existing infrastructure.
- **Brownfield redevelopment and blight elimination.** Sites requiring environmental remediation. Wisconsin law provides a dedicated tool for this purpose, the Environmental Remediation Tax Incremental District, Wis. Stat. § 66.1106, which allows the City to recover investigation and remediation costs to return contaminated property to productive use.
- **Housing development.** The Legislature has expanded TIF's role in housing. Wisconsin law allows a City to extend a TID's life after project costs are paid to generate revenue for affordable housing and housing stock improvements, with at least 75% benefiting affordable housing. Beginning Oct. 1, 2026, municipalities may also create residential TIDs, or "R-TIDs" to fund infrastructure for qualifying compact, owner-occupied projects.

Combined with the City's land use and comprehensive planning tools, TIF supports a balanced mix of housing types and price points across new subdivisions, infill neighborhoods, and brownfield redevelopment. When used judiciously and subjected to Wisconsin's required review process, TIF is a legal, fiscally responsible tool for the City to pursue economic development, redevelopment, and housing objectives. The City evaluates each proposed use individually, applying the "but for" test and Joint Review Board oversight to ensure public assistance goes only to projects that genuinely need it.

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Map 8: Tax Increment Districts



ECONOMIC PROSPERITY
GUIDING POLICIES AND ACTIONS

1. Support and fill the Whitewater Business and Technology Park.

+

2. Be attractive and well-functioning for a range of industrial enterprises.

Guiding Policies and Actions

- **Focus new tenant recruitment on support for anchor tenants and niches touched by the University.**
- **Support infrastructure improvements that meet the needs of transitioning manufacturing industries to remain competitive.** In particular, electric capacity needed to attract desirable businesses.
- **Use business recruitment as a strategy for retaining UW-Whitewater students after graduation.** The approach needs to include housing policies to meet entry-level worker needs.
- **Connect development outside the borders of the Park to draw people into the Park, including mixed-use development, bike and pedestrian trails, and transit access.** Activate non-sensitive areas in Moraine View Park to attract more regional use.
- **Strategically evaluate properties near the Business Park and near the Highway 12 bypass for additional Business Park growth.**

Guiding Policies and Actions

Like Goal 1, but Goal 2 focuses on other areas across Whitewater's planning area with support of the Community Development Authority.

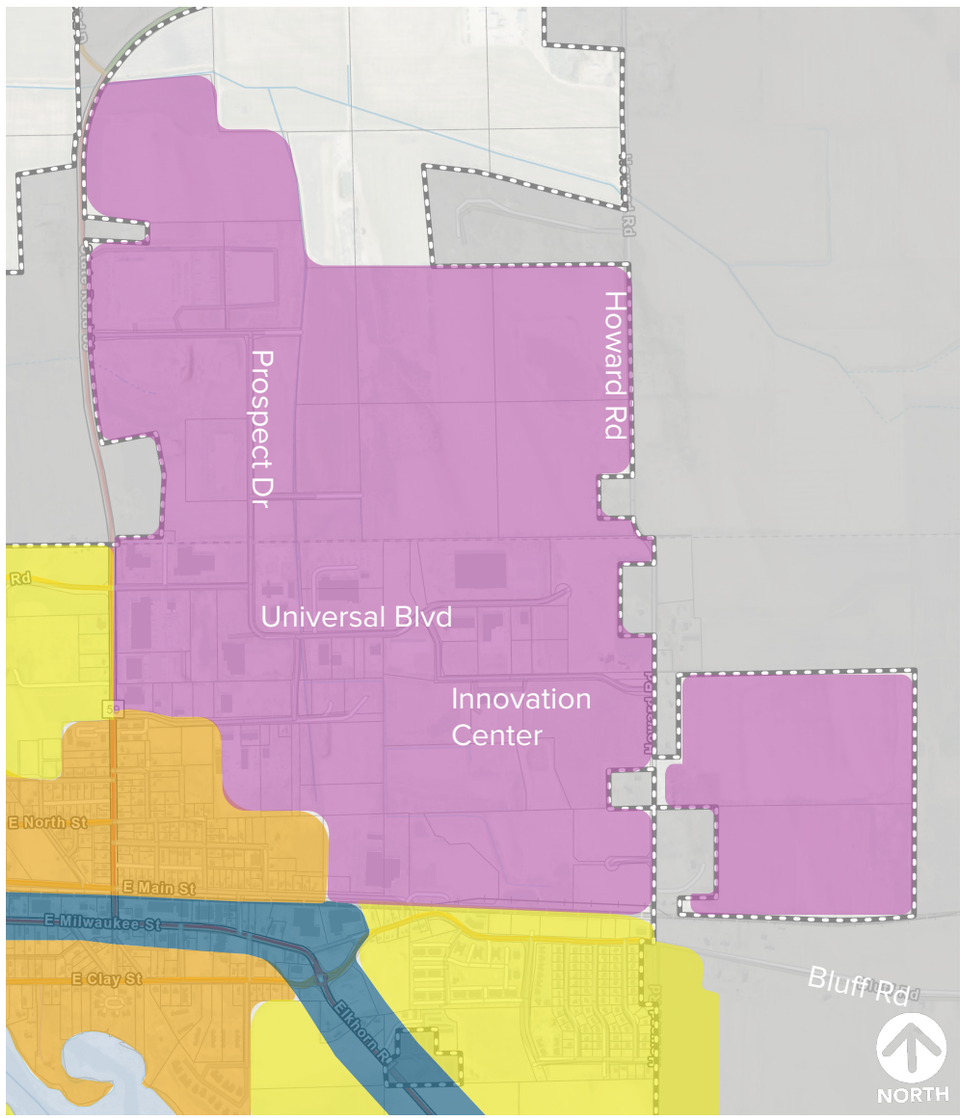
- **Maintain and support growth in Whitewater's employment base at strategic locations.** Whitewater's strong manufacturing and tech employment base should continue to be supported. The City should help guide employment centers in strategic locations where businesses can access efficient transportation with minimal impact on residential neighborhoods. The future land use map shows industrial and business areas with opportunities to expand as needed. In addition, these areas tend to be on the edges of town to help keep heavy truck traffic outside residential areas.
- **Ensure adequate infrastructure is in place for high impact industrial spaces.** Infrastructure upgrades should complement targeted development sites and TIF districts to increase return on public investment.
- **Continue to evaluate emerging technologies and development trends.** Emerging technologies and development trends can create new opportunities and infrastructure needs beyond those identified in Whitewater Forward. The City should remain flexible and proactive in evaluating these changes to ensure infrastructure, facilities, and services can support growth while advancing community priorities.

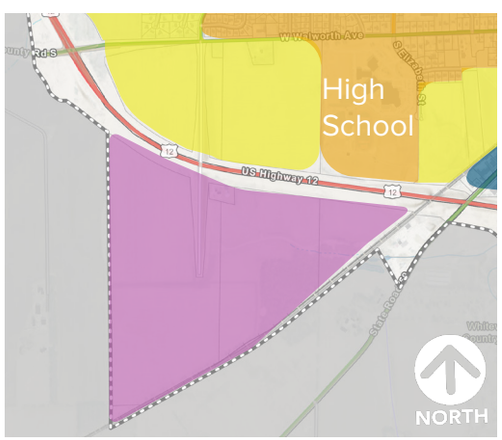
ECONOMIC PROSPERITY
GUIDING POLICIES AND ACTIONS

The formal Whitewater Business and Technology Park was created in 1986 to provide coordinated infrastructure improvement and collaboration to promote business growth and attraction in Whitewater. The influence of the Park goes beyond its formal boundaries as many of Whitewater's employers complement businesses in the Park.

A market expansion study in 2026 by the University provides directions to position the Park, and Whitewater, for changing and emerging tech-driven businesses in the future. Those recommendations frame the Business Park's near-term strategy and should be nimble as the status of industry, technology, and workforce continues to quickly evolve.

The Development Policy Area described with the Future Land Use map are shown below and on the right.





- Gateway
- Downtown
- University District
- Business and Tech Park
- Conservation Neighborhoods
- Growth Neighborhoods

ECONOMIC PROSPERITY GUIDING POLICIES AND ACTIONS

3. Have a diverse, year-round economy that attracts and retains employment, young professionals, entrepreneurs, and businesses

Guiding Policies and Actions

- **Maintain a pool of economic development incentive options to use in appropriate circumstances that align with the vision and goals of Whitewater Forward.** This may include focusing on shovel-ready sites for business development in Goals 1 and 2.
- **Elevate small business formation and growth.** The Gateway, Milwaukee Street, and Downtown Development Policy Areas with the Future Land Use map provide great smaller scale mixed-use opportunities to support new businesses growing out of the University and Innovation Center. Proactively support emerging leaders and businesses.
- **Implement other portions of Whitewater Forward to market Whitewater and attract businesses.** These elements include, but are not limited to::
  - *Connectivity and Highway access*
  - *Diversity of uses*
  - *Workforce attainable housing*
  - *Land uses for business growth*
  - *Quality water, sewer, electric, technology, and street services*



Innovation Center Space

ECONOMIC PROSPERITY GUIDING POLICIES AND ACTIONS

4. Complement Downtown development policy directions.

Guiding Policies and Actions

The downtown development policy area provides directions on elevating Whitewater's historic core. The master planning and design directions for the Downtown Policy Area must be coupled with value-added programming. These more intangible aspects include:

- **Keep Downtown active.** While the structures and bones of Downtown are unique, the programming and proactive event management can be used to stimulate more business.
- **Evaluate barriers to upper level housing units.** A vibrant downtown district integrates housing above its storefronts and radiating from its edges. Identify why units might be vacant and where incentives might stimulate action.
- **Strengthen downtown management partnerships.** Continue partnering with organizations such as Downtown Whitewater, Inc., to coordinate programming, promotion, business support, and revitalization efforts. Periodically evaluate whether certain downtown management functions could be more effectively run internally by the City.
- **Incentivize University visitors and students to go downtown.** The University's location in Whitewater is far enough from Downtown that visitors may not travel to Downtown businesses given the number of restaurants and services around the University.
  - *Oskaloosa, Iowa, home of William Penn University created special discounts and promotions for students and visitors for University events, specifically at downtown small businesses.*

THE ECONOMICS OF UPPER-STORY SPACES

There might be several reasons why property owners do not use upper story spaces (or sometimes ground floor spaces) for productive use. Other than personal preferences, reasons include:

- Need for Organizational Assistance. People involved with successful upper story renovation efforts can serve as mentors for others wishing to undertake similar projects.
- Need for Technical Assistance. Additional funding and local expertise, especially in areas of grant writing and leveraging various funding sources.
- Need for Financial Assistance. Upper story housing projects will often not be feasible without some public assistance because of rents, household income levels, and historic rehabilitation costs.

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PUBLIC SERVICES FORWARD

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Public Services Goals

1. Be transparent and openly collaborate with residents, businesses, and partners

2. Responsibly invest in public facilities and infrastructure that strategically encourage private sector investment

3. Grow in a way that supports efficient and cost-effective delivery of services

4. Partner with other organizations to share facilities and services

Introduction

The role of government is to ensure the health, safety, and welfare of its residents. This extends from the day-to-day decisions to how those decisions accumulate over time. The services the City provides set the foundation that supports everyday life in Whitewater. Providing these services cost-efficiently is the chief role of the City and its partners.

The scope of Whitewater Forward does not include a technical evaluation for each public facility and service, but rather identifies needs based on input from facility managers. In some instances, the Plan recommends additional study. The City also provides services beyond physical buildings. Adapting to a changing population means adopting new ways of providing services transparently and accessibly.





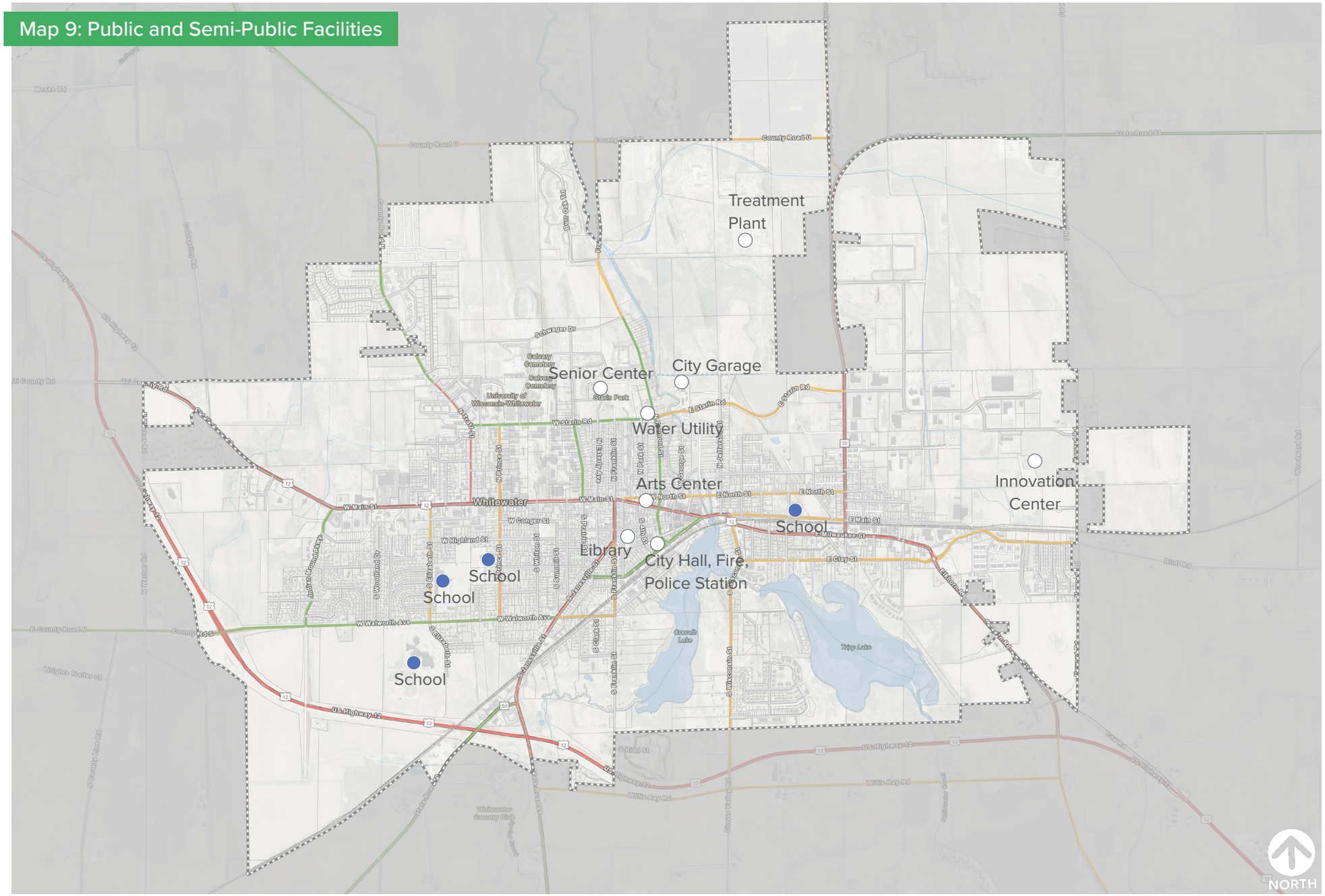








Map 9: Public and Semi-Public Facilities

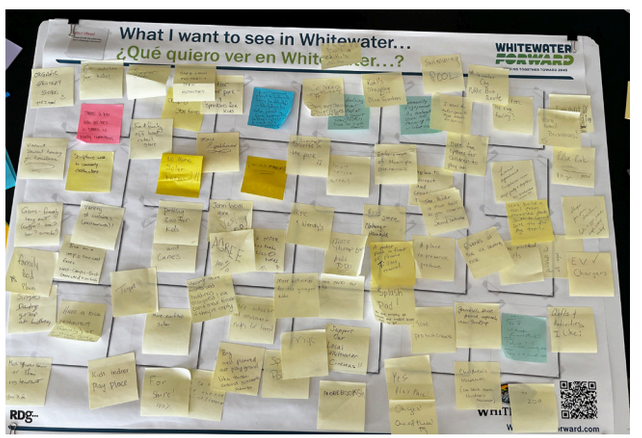


PUBLIC SERVICES
GUIDING POLICIES AND ACTIONS

1. Be transparent and openly collaborate with residents, businesses, and partners.

Guiding Policies and Actions

- **Continue to build communication tools.** With no local newspaper outside the University's publication, the City must work harder to get information out. Explore new tools beyond social media and the City website.
- **Ensure all City departments understand the vision and goals of Whitewater Forward and act together.** Annually, each department should report to the Council how their actions during the year helped advance the vision or specific goals of the Plan. New reports, studies, and plans should use Whitewater Forward as a reference point for overall community visions.
- **Increase community building.** The seasonal nature of the University and changing demographics requires continual pulse checks with stakeholders to continue making valuable collaborations and building community pride. For stakeholders with English as their second language, this outreach requires partnerships, such as with the Immigrant Support Coalition and School District.
  - *The City might consider creating or collaborating with the School District on a community liaison position. The position would focus on outreach, promotion of services, program building, and more to reach and elevate residents and business owners.*
- **Embrace new residents to create a welcoming environment for all who want to live in Whitewater.** This means celebrating the community's history while welcoming new cultures and experiences. Whitewater has a rich history, with a diverse array of newer residents who can bring new life into the community, in addition to continuing efforts to retain University students after graduation.





PUBLIC SERVICES
GUIDING POLICIES AND ACTIONS

2. Responsibly invest in public facilities and infrastructure that strategically encourage private sector investment.

Guiding Policies and Actions

- **Use economic development incentives for infrastructure improvements when tied to private sector investment.** The Economic Prosperity chapter provides a primer on TIF use, but other advantageous tools are permitted in Wisconsin to advance goals.
- **Continue to evaluate emerging technologies and development trends.** Emerging technologies and development trends can create new opportunities and infrastructure needs beyond those identified in this plan. The City should remain flexible and proactive in evaluating these changes to ensure infrastructure, facilities, and services can support growth while advancing economic development.
- **Be fiscally responsible with funds for routine maintenance and repair to avoid higher costs to property owners in the future.** Funding routine maintenance can help reduce future costs by reducing major repairs or replacements. Whitewater's Public Works Department should continue to review needed upkeep and budget appropriately.



PUBLIC SERVICES
GUIDING POLICIES AND ACTIONS

3. Grow in a way that supports efficient and cost-effective delivery of services.

Guiding Policies and Actions

- **Maintain Level of Service.** New development must maintain capacity for other users with coordinated infrastructure upgrades. Closely monitor capacity, particularly in relation to higher demand development:
  - *Balance the cost versus benefit of public investment outside of service area, such as the need for lift stations*
  - *Upgrade the public works facility*
  - *Monitor fire service response times. The central facility location is adequate, but may need more staff if population grows.*
- **Budget for studies to regularly evaluate facility and resource needs every 5-7 years.** Detailed engineering or planning studies for utility, safety, and public facilities that occur twice a decade or more often as needed ensure Whitewater is informed and proactive in improvements. If a detailed study finds a facility's current use is no longer practical, options may be considered:
  - *Is the facility appropriate for another public use?*
  - *Is the location appropriate for another city use?*
  - *Can the facility be shared between multiple city departments? If no, can the facility be put to a private purpose that is supportive of the goals of Whitewater Forward?*



PUBLIC SERVICES
GUIDING POLICIES AND ACTIONS

4. Partner with other organizations to share facilities and services

Guiding Policies and Actions

- **Maximize community services by minimizing duplicate efforts.** Some partnership already happening that can be maximized include:
  - *School recreation and youth programs, such as sports and arts and culture programming*
  - *Pantries and support services for low-income residents, such as through the Community Space and Immigrant Support Coalition*
- **Align capital investments with partner initiatives to leverage resources to extend the lifespan and value of public assets.** Partners to continue to monitor and evaluate for investment include:
  - *Community Foundation initiatives*
  - *Innovation Center and its future strategic direction*
  - *Community Engagement Center - while owned by the University, its future is in flux*



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IMPLEMENTATION FORWARD

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Implementation

1. Plan Maintenance

2. Plan Support and Collaboration

3. Implementation Schedule

Introduction

The previous chapters, with their narratives and maps, are the core of Whitewater Forward. This chapter highlights the plan for implementation by both public agencies and private decision-makers.

Focus Areas of Implementation

- **Plan Maintenance.** This section outlines a process for maintaining the plan and evaluating progress in achieving the plan's goals.
- **Plan Support.** A variety of partnerships and funding sources should be sought to assist in the implementation of the plan.
- **Implementation Schedule.** Implementation tables summarize the policies and actions proposed in the Plan that should be used with other planning documents like shorter term strategic plans. These recommendations contain various types of efforts.
  - *Policies. Policies require continuing efforts over a long period to implement the plan. In some cases, policies include specific regulatory or administrative actions.*
  - *Action Items. Action items include specific efforts or accomplishments by the community.*
  - *Capital Investment. Capital investments include projects that require direct funding to implement features of Whitewater Forward.*

Each recommendation is listed in coordination with its section in the Whitewater Forward document. Some recommendations require ongoing implementation while others can be implemented in the short-term (5 years), medium-term (5-10 years), and long-term (10-20 years).

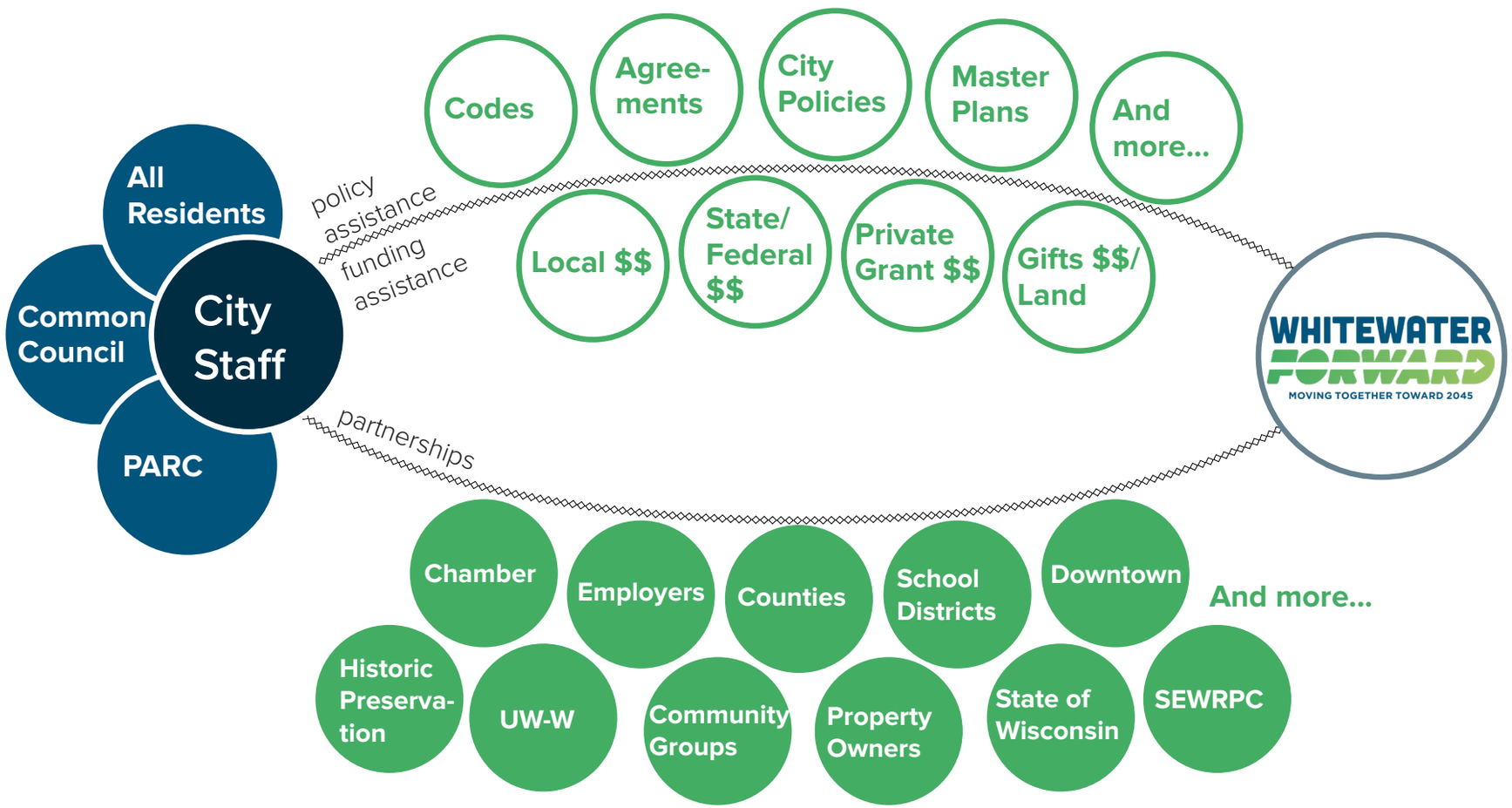
Plan Maintenance

The scope of Whitewater Forward is both ambitious and long term. To ensure the Plan progresses, the City should continue an ongoing planning process through goal setting sessions held every two to three years. The process should include the following features.

- **Action Program.** The PARC and Common Council should use the plan in goal setting sessions and further define strategic work programs of policies, actions, and capital investments. This annual process should be completed before the beginning of each budget year and include:
  - *A specific work program for the upcoming goal session. This program must be specific and related to the City's projected financial resources. The work program will establish the specific plan recommendations that the City will accomplish during the next two years and will use this plan's implementation tables as guides.*
- **Regular Evaluation.** In addition, this process should include a regular evaluation of Whitewater Forward. This evaluation should occur in regular intervals, perhaps every one to two years. This evaluation should include a written report that:
  - *Summarizes key land use developments and decisions during the past two years and relates them to the comprehensive plan.*
  - *Review actions taken by the City during the past two years to implement plan recommendations.*
  - *Defines any changes to make to Whitewater Forward. The Plan should be viewed as a dynamic changing document that adapts to conditions and markets to be used actively by all in the city.*

Plan Support

The primary groups that will implement this plan are the Common Council, Plan and Architectural Review Commission, and City Staff. It is important for these groups to partner with other entities that have an interest in implementing Whitewater Forward's recommendations. The summarized partner list below is not an exhaustive list and is not intended to exclude any group that would like to take the lead on a project or policy.



Partners in Implementation: Intergovernmental Collaboration in Whitewater Forward

Wisconsin's Smart Growth law calls for comprehensive plans to be coordinated with adjacent jurisdictions, school districts, and regional and state agencies. Whitewater Forward's goals, policies, and strategies depend on sustained collaboration among public, private, nonprofit, and institutional partners. Each element of the plan identifies the partnerships needed to carry out its recommendations.

Intergovernmental Collaboration

Land Use

This element establishes Whitewater's desired development pattern within the city and in the surrounding extraterritorial area. It guides where growth should occur, where agricultural land and natural resources should be conserved, and how future development should be coordinated with adjacent jurisdictions. Wisconsin law gives the City authority to review certain land divisions in its extraterritorial jurisdiction; cooperative agreements are essential to implementing that authority effectively.

Key Intergovernmental Collaboration Partners: Town of Whitewater and Lima, Jefferson, Walworth and Rock Counties, Southeastern Wisconsin Regional Planning Commission (SEWRPC), Wisconsin Department of Natural Resources.

Mobility

This element supports regional connections to Janesville, Fort Atkinson, Milton, Madison, Milwaukee, regional employment centers, and health-care services. It also seeks to strengthen coordination with UW–Whitewater, neighboring communities, employers, human-service agencies, and private transportation providers.

Key Intergovernmental Collaboration Partners: Wisconsin Department of Transportation, Jefferson, Walworth, and Rock county highway departments, SEWRPC, City of Janesville and Fort Atkinson; UW–Whitewater, Whitewater Unified School District, railroads; transit and paratransit providers; and bicycle and pedestrian advocacy organizations.

Parks, Recreation, & Nature

This element focuses on water-resource protection, regional trail connections, park access, and shared recreational facilities. Partnerships with schools, the university, counties, and conservation agencies can expand recreation opportunities while protecting Whitewater's lakes, streams, wetlands, and natural areas.

Key Intergovernmental Collaboration Partners: WDNR; Wisconsin Department of Agriculture, Trade and Consumer Protection; U.S. Army Corps of Engineers, FEMA, SEWRPC, Jefferson and Walworth county land conservation and parks departments, UW–Whitewater, Whitewater Unified School District, regional trail groups.

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Partners in Implementation: Intergovernmental Collaboration in Whitewater Forward

Intergovernmental Collaboration

Neighborhoods

This element addresses growth and conservation neighborhoods. Growth neighborhoods require coordinated infrastructure planning to support sustainable, fiscally responsible development. Conservation neighborhoods require collaboration with nearby institutions and housing partners to preserve and improve housing options, stabilize neighborhoods, and meet the needs of residents at all life stages.

Key Intergovernmental Collaboration Partners: U.S. Department of Housing and Urban Development, Wisconsin Housing and Economic Development Authority, Wisconsin Department of Administration, Whitewater Unified School District, UW–Whitewater, City Community Development Authority, Walworth and Jefferson counties, and the Towns of Whitewater and Lima.

Economic Prosperity

This element supports business attraction, retention, expansion, entrepreneurship, and redevelopment. It emphasizes coordinated investment in sites, infrastructure, workforce development, downtown vitality, and small-business assistance.

Key Intergovernmental Collaboration Partners: Wisconsin Economic Development Corporation (WEDC), WHEDA, Wisconsin Department of Workforce Development, U.S. Small Business Administration, UW–Whitewater, Blackhawk Technical College, Walworth County Economic Development Alliance; Jefferson County Economic Development Consortium, utility providers.

Public Services

This element addresses the efficient, transparent delivery of public services and infrastructure. Collaboration can reduce duplication, improve service quality, coordinate capital investments, and strengthen emergency preparedness and response.

Key Intergovernmental Collaboration Partners: Jefferson and Walworth counties, Town of Whitewater and Lima, Whitewater Unified School District, UW–Whitewater, county emergency management, public-health and human-services departments, solid-waste and recycling providers, sanitary sewer and stormwater partners, electric, natural-gas, telecommunications, and broadband providers.

Implementation Schedule

Development Policy Areas Goals + Policies	Partners	Type	Timeframe
Milwaukee Street Gateway			
Allow market driven incremental change.	CDA, property owners, Chamber	Policy	On-going
Consider the City's role and redevelopment strategy.	CDA, PARC, property owners, developers, lenders	Policy, Capital	On-going
Create connectedness without conflict.	Public Works, WisDOT, property owners, developers, Police Department	Policy, Capital	On-going
Manage access along Milwaukee Street.	Public Works, WisDOT, adjacent property and business owners	Policy	On-going
Buffer higher and lower intensity uses.	PARC, developers	Policy	On-going
Avoid large expanses of concrete.	PARC, Public Works, developers	Policy	On-going
Maintain internal and external pedestrian connections.	Public Works, WisDOT, developers, adjacent property owners.	Policy	On-going
Maintain flexible zoning requirements.	PARC, CDA	Policy	On-going
West Main Street Gateway			
Master plan land as part of future development proposals.	CDA, PARC, property owners, developers, UW-Whitewater	Policy	On-going
Establish new connections between existing development projects.	Public Works, WisDOT, property owners, developers	Policy	On-going
Prepare and implement streetscape design for West Main Street.	Public Works, CDA, WisDOT, Chamber, property owners	Action	Medium
Study Main Street's street section.	Public Works, WisDOT, UW-Whitewater, Downtown Inc, Chamber	Action	Short
Downtown			
Complete a Downtown master plan	Downtown Inc, Chamber, property owners	Action, Capital	Short

Implementation Schedule

Complete a historic building improvement plan.	Downtown Inc, Chamber, property owners, Whitewater Landmarks Commission, Wisconsin Historical Society	Action, Capital	Short
Retain a Downtown retail recruitment specialist.	Public Arts Committee, Whitewater Arts Alliance, Downtown Inc.	Action, Capital	Medium
Initiate an Arts & Culture Master Plan.	Public Works, Parks & Recreation, Public Arts Committee, Whitewater Arts Alliance	Action, Capital	Short
Update the Downtown Design Guidelines.	Downtown Inc, Chamber, property owners	Action	Short
Support sites or buildings that are subject-to-change.	Downtown Inc, property owners CDA	Policy, Capital	On-going
Initiate the design of public spaces in Downtown.	Downtown Inc, property owners, Parks & Recreation	Action, Capital	Short/Medium
University District			
Ensure that redevelopment and infill developments provide transitions between land use intensities.	UW-Whitewater, PARC, developers, neighborhood residents	Policy	On-going
Connect pedestrian and bicycle features to destinations, including Downtown.	UW-Whitewater, Public Works, WisDOT, student organizations	Policy	On-going
Focus commercial uses in mixed-use developments along Main Street.	UW-Whitewater, CDA, developers, property owners, Chamber	Policy	On-going
Apply resources for code enforcement and public property maintenance.	UW-Whitewater, landlords, neighborhood associations	Action	On-going
Work in partnership with the University.	UW-Whitewater, Facilities Planning & Management, Sustainability Office, student organizations	Policy, Action, Capital	On-going
Plan for the transition of homes split up for student housing back to resident housing if enrollments drop.	UW-Whitewater, landlords, Realtors, CDA, developers	Action	Medium

Implementation Schedule

Conservation Neighborhoods			
Maintain and improve public facilities and infrastructure.	Public Works, utilities, property owners	Capital	On-going
Enable varied housing types.	CDA, developers, Realtors, non-profit organizations, PARC	Policy	On-going
Direct higher density residential uses to areas adjacent to higher intensity uses or along major streets.	PARC, developers, property owners	Policy	On-going
Encourage private maintenance and investment in the housing stock.	CDA, lenders, Realtors, contractors, Community Action, PARC	Action, Capital	On-going
Encourage mixed uses along the major corridors.	CDA, developers, Chamber, property owners, PARC	Policy	On-going
Complete sidewalk gaps and safety improvements to schools, parks, and Downtown.	Public Works, Whitewater Unified School District, Parks & Recreation	Action, Capital	Short On-going
Growth Neighborhoods			
Prohibit new development that cannot connect to city services.	Public Works, utilities, developers, affected towns/counties	Policy	On-going
Direct medium and higher density residential to areas adjacent to higher intensity uses, parks, and major corridors.	CDA, developers, PARC	Policy	On-going
Prohibit development within floodplains and preserve drainageways.	Public Works, counties, Wisconsin DNR, developers	Policy	On-going
Encourage mixed-use developments along arterial and collector corridors.	CDA, PARC, developers, property owners, Chamber	Policy	On-going
Identify connections to collectors and arterials for all new developments.	Public Works, WisDOT, counties, developers	Policy	On-going
Use a Complete Streets approach to new streets for motorists and non-motorists.	Public Works, developers	Policy	On-going
Do not permit large lot rural development that would impede future neighborhood and street continuity.	Adjacent towns, counties, landowners, developers	Policy	On-going
Partner with developers through agreements and incentives to achieve desired outcomes.	CDA, developers, lenders, utilities	Policy, Action	On-going

Implementation Schedule

Mobility Goals + Policies	Partners	Type	Timeframe
Have a safe, connected, and accessible mobility system for all users			
Practice context-sensitive street design that reflects the scale of surrounding land use, desired travel speeds, and accessibility.	Public Works, WisDOT, counties, developers	Policy	On-going
Reduce the number of conflict points between pedestrians, bicyclists, vehicles, and fright traffic.	Public Works, WisDOT, UW-Whitewater, Whitewater Unified School District	Policy, Action, Capital	Short On-going
Use higher safety standards near schools, the University, downtown, parks, senior housing, and multi-family housing areas.	Public Works, UW-Whitewater, Whitewater Unified School District, Parks & Recreation	Policy, Capital	On-going
Limit isolated development patterns, long cul-de-sacs, and single access commercial sites.	Public Works, PARC, developers	Policy	On-going
Adopt a Complete Streets policy for construction, reconstruction, resurfacing, and other major maintenance projects.	Public Works, WisDOT	Policy, Action	Short On-going
Close sidewalk gaps along existing streets and improve ADA curb ramps as part of annual street and mobility projects.	Public Works, Whitewater Unified School District, property owners	Action, Capital	Short On-going
Include shared driveways, cross-access, internal sidewalks, and reduced curb cuts, bicycle parking, and buildings oriented towards the street when developing commercial corridors.	Public Works, PARC, WisDOT, property owners, developers	Policy	On-going
Offer options to walk, bike, and use other non-motorized mobility options to reach destinations			
Treat sidewalks, bikeways, and trails as essential transportation infrastructure that should be practical, comfortable, and convenient to use.	Public Works, Parks & Recreation, UW-Whitewater	Policy	On-going
Place higher priority on sidewalk, bicycle, and trail connections that link people to daily destinations.	Public Works, Whitewater Unified School District, major employers	Policy, Capital	On-going
Integrate non-motorized transportation improvements into street, park, utility, and redevelopment projects.	Public Works, Parks & Recreation, utilities, developers, UW-Whitewater	Policy, Action, Capital	On-going
Update the Bike and Pedestrian Master Plan, identifying new sidewalk gaps, priority crossings, future trails, bicycle routes, and campus-to-downtown connections.	Public Works, Parks & Recreation, UW-Whitewater, Whitewater Unified School District, counties, WisDOT, Ice Age Trail, SEWRPC	Action	Short

Implementation Schedule

Collaborate on regional mobility options, including transit, shared-ride service, and connections to nearby communities			
Support regional transportation connections to Janesville, Fort Atkinson, Milton, Madison, Milwaukee, regional employment centers, and medical services.	WisDOT, counties, nearby municipalities, Brown Cab, regional bus operators, major employers	Policy, Action	On-going
Build partnerships with UW-Whitewater, Walworth County, Jefferson County, Rock County, employers, human service agencies, and private providers on land use and transportation decisions of mutual importance.	UW-Whitewater, counties, major employers, service organizations, transportation providers, SEWRPC	Action	Short On-going
Consider a Transit Feasibility Study to evaluate student mobility, regional commuter needs, evening and weekend service gaps, and potential shuttle or microtransit options.	UW-Whitewater, counties, Brown Cab, regional service providers, major employers, SEWRPC	Action	Short/Medium
Use the Land Use Plan to encourage senior housing, affordable housing, multi-family housing, employment centers, and medical/service destinations to locate where a variety of mobility options are available or feasible.	CDA, developers, housing organizations, transportation providers	Policy	On-going
Maintain and improve street, freight, and mobility infrastructure in a fiscally responsible and resilient manner			
Discourage new buildings in areas for future street extensions and freight access opportunities that support long-term economic development.	Public Works, WisDOT, counties, CDA, industrial businesses, developers	Policy	On-going
Design streets to reduce long-term maintenance costs, manage stormwater, and support winter operations.	Public Works, developers	Policy, Capital	On-going
Maintain a Capital Improvement Program that prioritizes pavement condition, safety, ADA accessibility, utility coordination, and multimodal needs.	Public Works, Finance, utilities, UW-Whitewater, Whitewater Unified School District	Action, Capital	On-going
Update, map, and improve wayfinding for designated truck routes, industrial access routes, and loading areas. Signage should discourage heavy traffic in neighborhoods or campus-area streets.	Public Works, WisDOT, counties, major employers, UW-Whitewater, Chamber	Action, Capital	Short On-going
Evaluate downtown parking supply, occupancy, time limits, shared parking, and wayfinding before requiring additional surface parking in the area.	Downtown Inc, Chamber, UW-Whitewater, major employers, property and business owners	Action	Short

Implementation Schedule

Neighborhoods Goals + Policies	Partners	Type	Timeframe
Have housing types for people in all stages of life and income ranges			
Focus on building and site design in neighborhoods	PARC, developers, architects, property owners	Policy	On-going
Encourage projects with Universal Design	Builders, developers, housing providers	Policy, Action	On-going
Update zoning codes for flexibility across districts	PARC, CDA	Policy, Action	Short
Blend new housing into existing neighborhoods without creating secluded enclaves	Developers, neighborhood associations, PARC	Policy	On-going
Bolster standards for multi-family development that creates neighborhoods	PARC, developers, property owners	Policy, Action	Short
Preserve the existing housing stock			
Invest in neighborhood engagement programs.	Neighborhood associations, UW-Whitewater, Whitewater Unified School District, non-profits, landlords	Policy, Action, Capital	On-going
Test neighborhood conservation programs.	CDA, PARC, neighborhood associations, lenders, Wisconsin Historical Society	Action, Capital	Short/Medium
Preserve existing single-family homes in the University District.	Landlords, property owners, UW-Whitewater, Realtors, CDA	Policy, Capital	On-going
Support housing needs through partnerships, policy, and public incentives			
Support market demands.	CDA, developers, Realtors, lenders, major employers	Policy	On-going
Review and update codes for barriers to housing diversity.	PARC, CDA, developers, Realtors	Action, Policy	Short
Provide fiscally responsible assistance.	CDA, Finance, lenders, county housing agencies, Community Action, developers	Policy, Capital	On-going

Implementation Schedule

Parks, Recreation, & Nature Goals + Policies	Partners	Type	Timeframe
Provide places where residents, employees, and visitors can gather, be active, and build social connections			
Implement the 2026 Parks and Recreation Open Space Plan.	Parks & Recreation, Public Works, UW-Whitewater, Whitewater Unified School District, neighborhood associations	Action, Capital	Short/Medium
Continue to reserve growth areas for community parks.	Developers, land owners, PARC	Policy	On-going
Connect trail routes that provide a system of interconnected trails and greenways.	Public Works, counties, developers, SEWRPC, Ice Age Trails	Policy, Capital	On-going
Maintain natural areas, parks, and open spaces that provide a system of interconnected trails and greenways			
Leverage Trippe Lake as a regional amenity and connect to neighborhoods	Lakes Advisory Committee, Chamber, Downtown Inc, Wisconsin DNR, Parks & Recreation	Action, Capital	On-going
Improve and maintain water quality of Trippe Lake and Cravath Lake to increase recreational opportunities.	Lakes Advisory Committee, Public Works, Wisconsin DNR, SEWRPC	Action, Capital	Short On-going
Protect identified wetlands and address stormwater management issues.	Public Works, Wisconsin DNR, counties, developers, land owners	Policy, Capital	On-going
Build partnerships that share a diverse supply of recreation options			
Improve bike connections to the Ice Age Trail and regional recreational destinations.	Ice Age Trail, Walworth/Jefferson Counties, Wisconsin DNR, Chamber, UW-Whitewater, SEWRPC	Action, Capital	Medium, On-going
Partner with the Whitewater School District and University where sharing facilities and services can benefit students and citizens.	Whitewater Unified School District, UW-Whitewater	Action	On-going
Budget responsibility for maintenance and improvement needs			
Maintain high-quality facilities.	Public Works, Parks & Recreation, Whitewater Unified School District	Action	On-going
Evaluate recreational trends, demands, and facilities and adapt parks appropriately.	Parks & Recreation, Whitewater Unified School District, UW-Whitewater	Action	On-going
Program reinvestments in existing parks located near neighborhoods without community parks within walking distance.	Neighborhood associations, Parks & Recreation, foundations, developers	Action, Capital	Medium, On-going

Implementation Schedule

Economic Prosperity Goals + Policies	Partners	Type	Timeframe
Support and fill the Whitewater Business and Technology Park			
Focus new tenant recruitment on support for anchor tenants and niches touched by the University.	CDA, Chamber, UW-Whitewater, WEDC, major employers	Action	On-going
Support infrastructure improvements that meet the needs of transitioning manufacturing industries to remain competitive.	CDA, Public Works, utilities, major employers, utilities	Action, Capital	On-going
Use business recruitment as a strategy for retaining UW-Whitewater students after graduation.	UW-Whitewater, CDA, Chamber, major employers, alumni organizations	Action	On-going
Connect development outside the borders of the Park to draw people into the Park, including mixed-use development, bike and pedestrian trails, and transit access.	CDA, Public Works, developers, property owners, major employers, UW-Whitewater	Policy, Action, Capital	Medium/Long, On-going
Be attractive and well-functioning for a range of industrial enterprises			
Maintain and support growth in Whitewater's employment base at strategic locations.	CDA, Chamber, major employers	Policy, Action	On-going
Ensure adequate infrastructure is in place for high impact industrial spaces.	Public Works, CDA, PARC, utility providers, property owners, developers	Policy, Capital	On-going
Continue to evaluate emerging technologies and development trends.	UW-Whitewater, CDA, major employers	Action	On-going
Have a diverse, year-round economy that attracts and retains employment, young professionals, entrepreneurs, and businesses			
Maintain a pool of economic development incentive options to use in appropriate circumstances that align with the vision and goals of Whitewater Forward.	CDA, Finance, Common Council, lenders	Policy, Action, Capital	On-going
Elevate small business formation and growth.	CDA, Downtown Inc, Chamber, UW-Whitewater, business owners, lenders	Action, Capital	On-going
Implement other portions of Whitewater Forward to market Whitewater and attract businesses.	Chamber, CDA, Downtown Inc, UW-Whitewater	Action	On-going

Implementation Schedule

Public Services Goals + Policies	Partners	Type	Timeframe
Complement Downtown development policy directions			
Keep Downtown active.	Downtown Inc, Chamber, business owners property owners, UW-Whitewater, Parks & Recreation	Action	On-going
Evaluate barriers to upper level housing units.	CDA, Downtown Inc, property owners, business owners	Policy, Action	Short
Incentivize University visitors and students to go downtown.	UW-Whitewater, Downtown Inc, Chamber, business owners, student organizations	Action	Short On-going
Be transparent and openly collaborate with residents, businesses, and partners			
Continue to build communication tools.	Local media, UW-Whitewater, Whitewater Unified School District, Chamber, neighborhood associations	Action	Short On-going
Ensure all City departments understand the vision and goals of Whitewater Forward and act together.	Common Council, PARC, City boards and commissions, department heads	Action	Short On-going
Increase community building.	UW-Whitewater, Whitewater Unified School District, service organizations, Chamber, neighborhood associations	Action	On-going
Embrace new residents to create a welcoming environment for all who want to live in Whitewater.	Library, UW-Whitewater, service organizations, Chamber, Whitewater Unified School District, neighborhood associations	Action	On-going

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Responsibly invest in public facilities and infrastructure that strategically encourage private sector investment			
Use economic development incentives for infrastructure improvements when tied to private sector investment.	CDA, developers, business owners, Public Works, lenders, property owners	Policy, Capital	On-going
Continue to evaluate emerging technologies and development trends.	UW-Whitewater, utilities, SEWRPC	Action	On-going
Be fiscally responsible with funds for routine maintenance and repair to avoid higher costs to property owners in the future.	Public Works, Finance, utilities	Policy, Capital	On-going
Grow in a way that supports efficient and cost-effective delivery of services			
Maintain Level of Service.	City Departments, partner agencies	Policy, Action	On-going
Budget for studies to regularly evaluate facility and resource needs every 5-7 years.	City Departments, outside consultants	Action	Medium, On-going
Partner with other organizations to share facilities and services			
Maximize community services by minimizing duplicate efforts.	UW-Whitewater, School District, SEWRPC, counties, service organizations	Action	On-going
Align capital investments with partner initiatives to leverage resources to extend the lifespan and value of public assets.	UW-Whitewater, Whitewater Unified School District, counties, utilities, service providers	Policy, Action, Capital	On-going

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Supplemental Information

1. Whitewater Today Report

2. Engagement Report

3. Forecast Methodology

Whitewater Today Report

Located in the heart of southeast Wisconsin, Whitewater is known for its rich natural beauty, tight-knit, small-town feel, and as the home of the University of Wisconsin-Whitewater. The city is uniquely situated in both Jefferson and Walworth counties. This dual-county location influences everything from transportation planning and infrastructure investment to emergency services, housing, and land use coordination, making intergovernmental collaboration essential to the city's long-term success. Whitewater has experienced steady growth over the past few decades, evolving into a dynamic community celebrated for its academic, cultural, and economic contributions. These contributions benefit local residents and businesses through workforce development, tourism, entrepreneurship, and expanded opportunities

To provide a comprehensive understanding, this analysis includes:

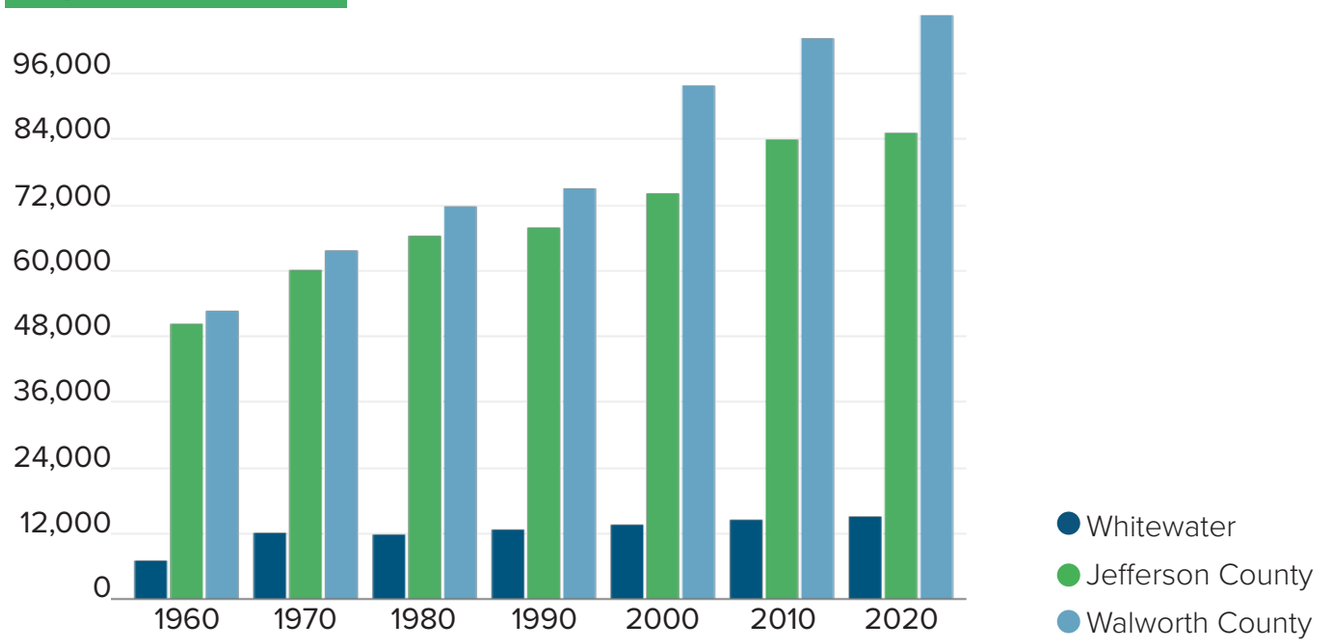
- Population History & Character
- Housing & Neighborhood Character
- Economic Activity
- Physical Composition & Trends

POPULATION CHANGE

Since 1960, Whitewater has experienced consistent population growth. Items to note in this pattern include:

- Since 2000, Whitewater has grown at a 0.51% annual growth rate. The city's growth has been steady and manageable, providing support for long-term fiscal stability and the ability to plan infrastructure and services deliberately rather than reacting to rapid expansion.
- Between 2000 and 2020, Jefferson County and Walworth County grew at 0.69% and 0.64% annually, respectively. The city is growing at a rate slower than the counties, meaning nearby communities and rural areas may be capturing a larger share of new residents. With the right economic investment and housing development, Whitewater may be able to capture more of this regional growth in the future.
- As a result of higher growth in the counties, Whitewater went from being 8% of the total population in Jefferson and Walworth Counties in 2000, to 7.8% in 2020. Because the city spans these two counties and serves as an employment and education hub for the region, growth outside city limits can still directly affect Whitewater through commuting patterns and demand for commercial services.

Population Over Time



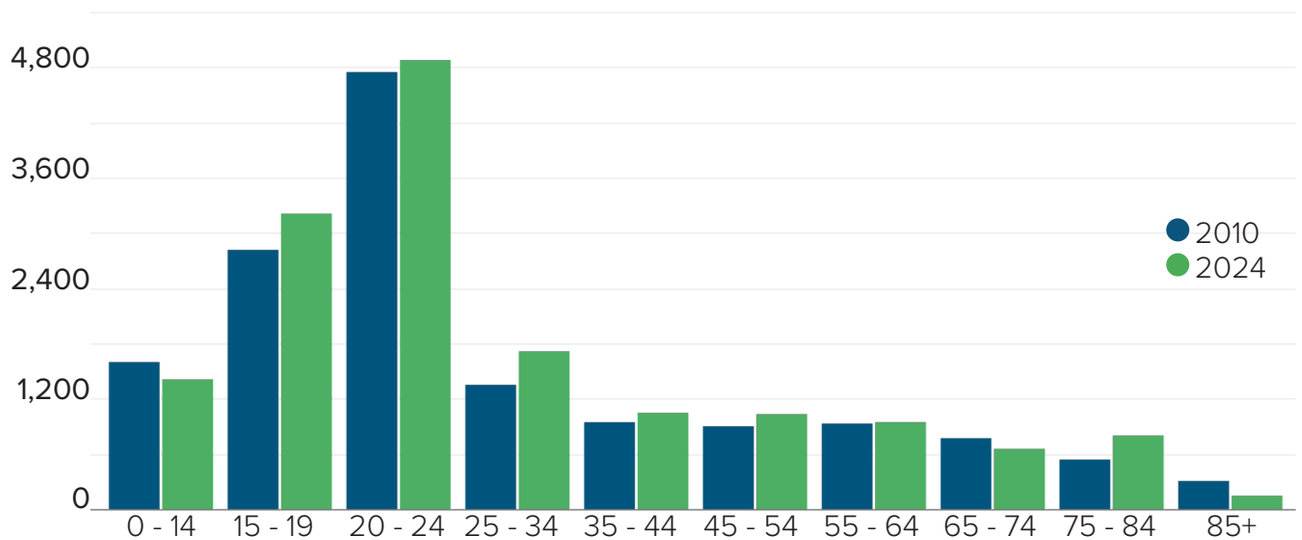
Source: U.S. Decennial Census

AGE

The demographics of Whitewater are fairly consistent with a community that is home to a university like the University of Wisconsin-Whitewater (UW-W). Generally, the age group breakdown has remained steady since 2010.

- When divided into age cohorts, those between the ages of 20 and 24 are the largest cohort, making up over 30% of Whitewater's population in 2024. It is assumed that a majority of this population are students at UW-W. Because the UW-W comprises a significant portion of the city's population, fluctuations in student enrollment can substantially influence Whitewater's overall population trends, housing demand, and local economic activity.
- Between 2010 and 2024, Whitewater saw the most growth in the 25-34 age cohort, also known as the "establishing" cohort, or the time when most people are establishing their careers and families.
- Residents between the age of 75 and 84 also saw an increase over the last 14 years, perhaps due to both the amenities and living options available to older adults, and the large baby boomer population reaching these ages. As this trend continues, it may increase demand for accessible housing, healthcare services, transportation options and community amenities that support residents as they age in place.
- A stable student population, both in school age children and UW-W students, resulted in 59.9% of Whitewater's population being under the age of 25 in 2024. Different age cohorts have different wants and needs from their communities, and requests for more youth and teen activities were apparent in the engagement process.

Age of Population, 2010 and 2024



Source: U.S. Decennial Census;
American Community Survey (5-Year Estimates)

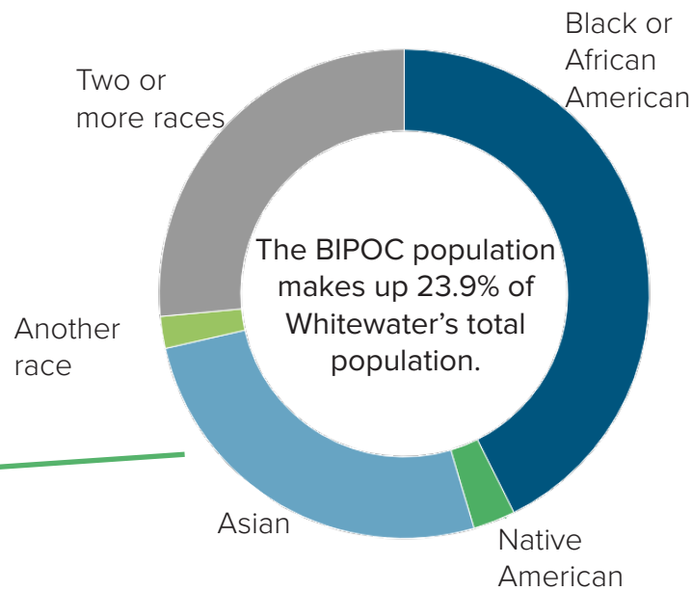
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RACE AND ETHNICITY

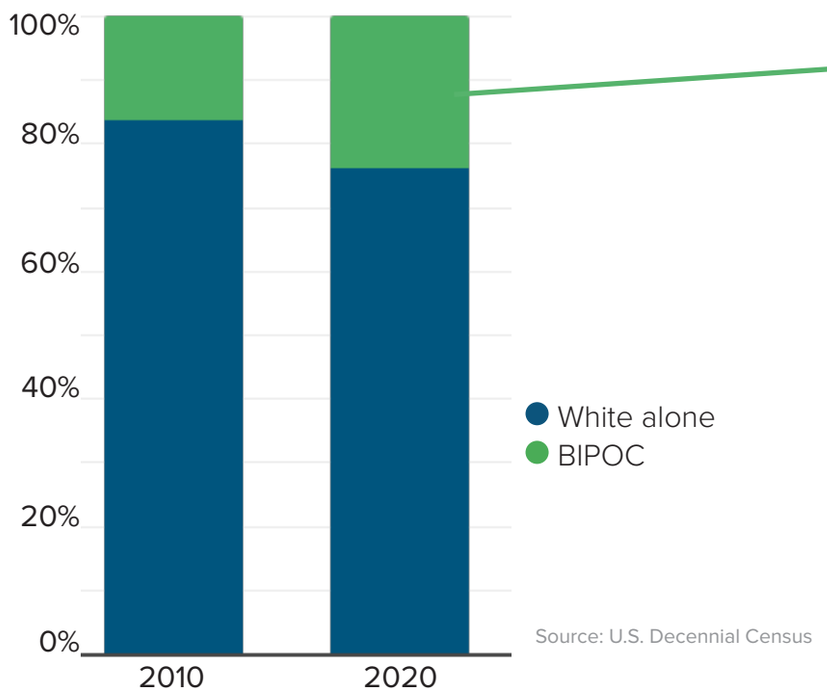
Over the last decade, Whitewater has become increasingly diverse.

- Between 2010 and 2020, the white alone population in Whitewater dropped 5.6 percentage points.
- The Hispanic population in Whitewater has increased significantly since 2010, with 14.0% of Whitewater's total population identifying as Hispanic or Latino in 2020.
- The increase in the BIPOC population represents over 4,000 individuals, making up 23.9% of the total population in Whitewater.

BIPOC Population Makeup, 2020

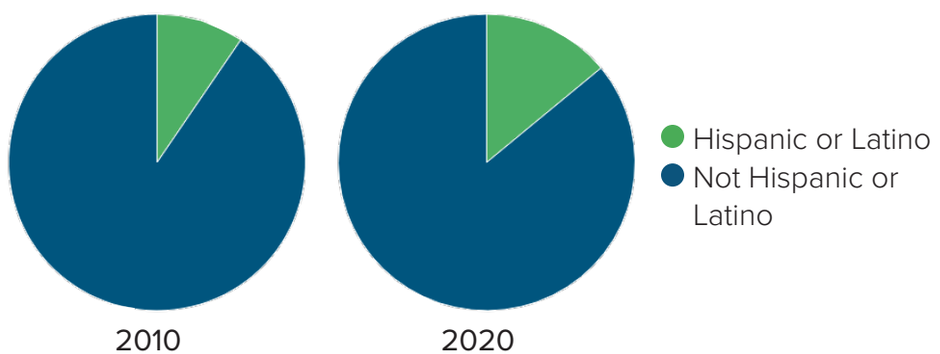


Race, 2010 and 2020



Source: U.S. Decennial Census

Hispanic or Latino Population, 2010 and 2020



Housing & Neighborhood Character

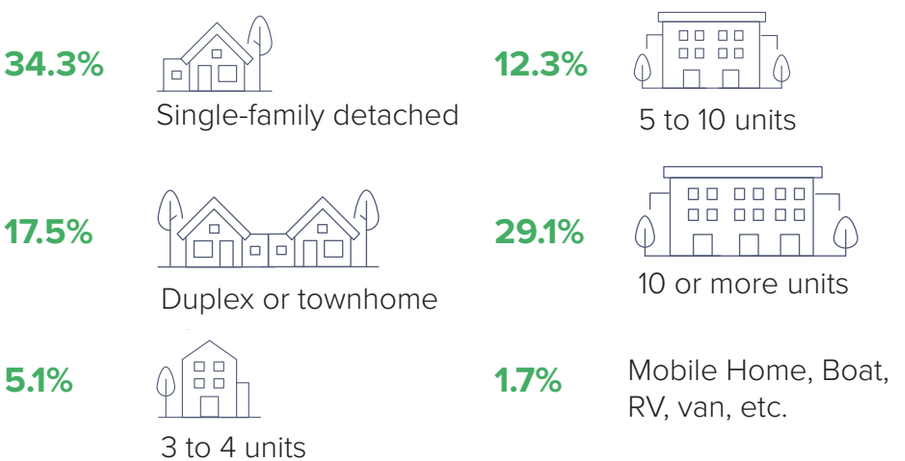
Homes and neighborhoods are essential components of the community. Ensuring access to quality, affordable housing for residents of all ages, incomes, abilities, and household types is important for maintaining a high quality of life and supporting a strong local economy. Establishing policies, tools, and partnerships to help create and maintain healthy housing and neighborhoods will make Whitewater a truly welcoming home for all residents. As the community continues to evolve, Whitewater's housing needs are shaped by a variety of factors, including household growth, affordability, aging housing stock, student housing demand, workforce housing needs, and changing preferences for housing types and neighborhood amenities.

HOUSING OCCUPANCY

Single-family homes represent the majority of Whitewater's existing housing structures, but in recent years, there's been a large increase in multi-family construction. This increase closely reflects trends in communities like Whitewater with robust college campuses, but also national trends.

- The share of total housing units occupied by renters in Whitewater has grown by 8 percentage points since 2010.
- The increase in the number of renters in Whitewater is not mirrored by the surrounding counties, where owner occupancy is staying consistent (Jefferson County) or even increasing (Walworth County).
- Whitewater's vacancy declined, reported as 11.7% in 2024. It is beneficial for a city to have a vacancy rate high enough to allow movement in the market, but not too high so as to lessen property values. An 11.7% vacancy rate would appear to be high for Whitewater, but when taking into account only "for sale" and "for rent" units, the true vacancy rate is closer to 4.6%.

Housing Structures by Type, 2024



Source: American Community Survey (5-Year Estimates)

Owner Occupancy



2010	2024	
40%	32%	Whitewater
72%	74%	Jefferson County
71%	71%	Walworth County

Renter Occupancy



2010	2024	
60%	68%	Whitewater
28%	26%	Jefferson County
29%	29%	Walworth County

Vacancy



2010	2024	
13.6%	11.7%	Whitewater
9.4%	5.4%	Jefferson County
23.2%	20.1%	Walworth County*
5.4%	4.6%	Whitewater, for sale or for rent only
1.4%	1.4%	Jefferson County, for sale or for rent only
3.8%	1.6%	Walworth County, for sale or for rent only

Source: US Census Bureau; American Community Survey (5-Year Estimates)

*Vacancy rates in Walworth County reflect units vacant for "seasonal use," including homes on Geneva Lake.

HOUSING COSTS & AGE

Housing costs impart a large stress on quality of life, as housing is typically the single largest, regular expense. Communities need a diverse housing stock of all types, sizes, and price points to match the needs and incomes of its diverse population.

- Whitewater's median home value increased by 38.8% between 2010 and 2024. This increase was considerably lower than Jefferson County (49.7%) and Walworth County (53.0%), where high value lake homes and acreages are more present. Still, increases in incomes are not keeping pace with increases in housing costs.
- The median contract rent in Whitewater rose 18.6% between 2010 and 2024. Over the same timeframe, contract rent in Jefferson County rose 20.2%, and contract rent in Walworth Country rose 19.4%.

These rising housing costs greatly impact housing affordability. For context, any household paying more than 30% of their monthly income on housing is considered cost-burdened.

- Over half of renters in Whitewater are considered cost-burdened. While this is a decrease from over 70% in 2010, housing affordability continues to be a challenge.
  - *This may be increased by the number of students that are householders of rental units, whom often have low or no incomes. For rental householders over the age of 24, 14.4% are cost burdened.*

Older housing tends to be some of the most affordable housing in the community. Maintaining older homes helps current and potential residents find housing that meets their financial and lifestyle needs.

- The median year built of homes in Whitewater is 1984, compared to 1975 statewide. This means that Whitewater has a slightly newer housing stock than some other communities in Wisconsin.
- Owner-occupied housing in Whitewater tends to be slightly older, with a median year built of 1975. Comparatively, renter-occupied housing has a median year built of 1987.
- Less than a quarter (22.9%) of Whitewater's housing stock was built after 2000.
- Almost half (49.1%) of Whitewater's housing stock is or will be fifty years old by 2030.

Median Home Value



2010	2024	
$165k	$229k	Whitewater
$183k	$274k	Jefferson County
$198k	$303k	Walworth County

Median Contract Rent



2010	2024	
$878	$1,041	Whitewater
$861	$1,035	Jefferson County
$963	$1,150	Walworth County

Cost-Burdened Households



2010	2024	
28.7%	28.4%	Owners
67.5%	51.1%	Renters
22.7%	23.2%	Owners, over 24
25.4%	14.4%	Renters, over 24

Source: US Census Bureau; American Community Survey (5-Year Estimates)

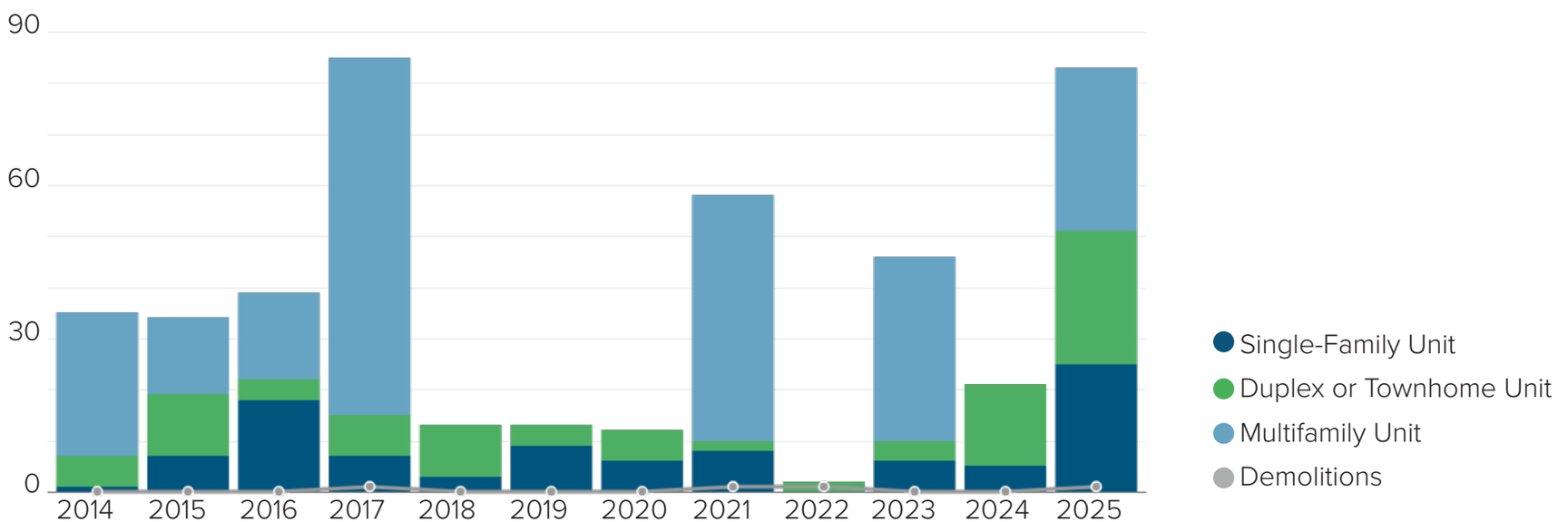
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BUILDING ACTIVITY

Whitewater's population has been slowly increasing over the past decade, resulting in demand for new housing in a variety of types.

- Between 2014 and 2025, Whitewater built 338 total new units.
- There were four total demolitions in the past 12 years, resulting in 334 net units over this time period.
- The most common type of unit being built in Whitewater since 2014 is multi-family, with 246 new units.
- Single-family attached homes, duplexes, townhomes, and small-scale multifamily structures are part of a housing style referred to as "missing middle." While Whitewater has constructed some of these options in recent years, they still only make up 22.6% of Whitewater's housing stock.

Residential Building Permit Activity



Source: City of Whitewater

Economic Activity

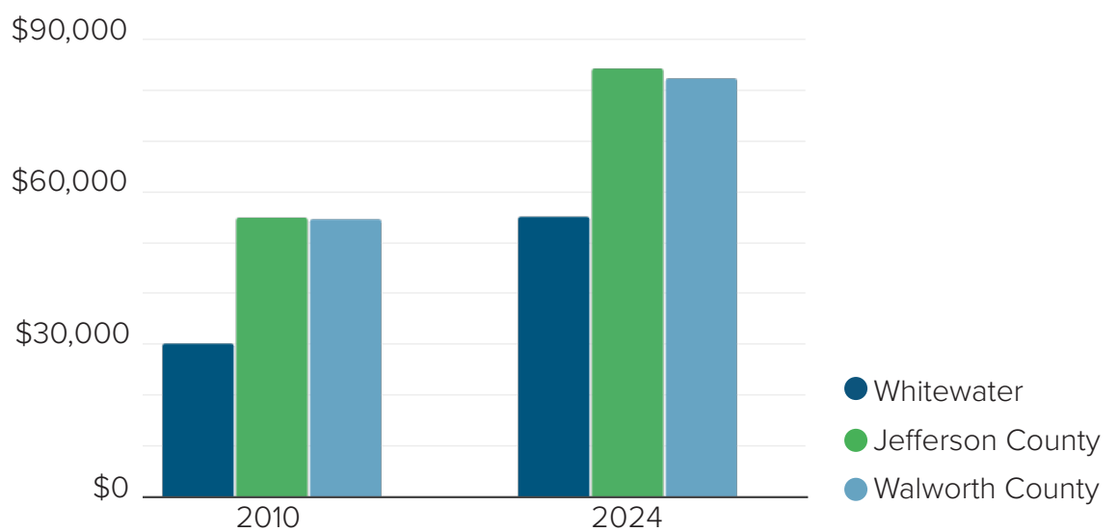
Whitewater's economy expands beyond its city limits. Strong and stable employment opportunities, commuting patterns, the University, and local businesses all make up Whitewater's unique economy. For Whitewater to continue to grow its economic base, the City must support a balanced approach that strengthens existing employers, encourages entrepreneurship, attracts new investment, and connects residents with quality jobs. This includes leveraging the presence of the University of Wisconsin–Whitewater, supporting the vitality of the downtown and business districts, maintaining adequate land and infrastructure for commercial and industrial growth, and fostering partnerships among public, private, and institutional stakeholders.

INCOME TRENDS

Over the past 14 years, Whitewater's median household income has grown significantly, and so has the cost of living.

- Between 2010 and 2024, Whitewater's median household income grew 82.8%, from $30,049 to $54,949. Over that same period, inflation was approximately 43.8% according to the Consumer Price Index.
- Often, a large student population tends to pull down a city's median household income. This is likely the case in Whitewater, and why the city has a lower median household income than the surrounding counties.

Median Household Income



Source: U.S. Decennial Census; American Community Survey (5-Year Estimates)

EMPLOYMENT & COMMUTING

Whitewater has a diverse employment base, with strong sectors in education, health care, manufacturing, and retail. Thousands of people travel into Whitewater's city limits every day to work, and thousands of others call Whitewater home but travel elsewhere for work.

- Roughly a third of the city's population works in the education and health care sector, meaning that the University, the school district, and the local health system are the area's largest employers.
- Manufacturing (14.3%) and retail trade (17.0%) make up the next largest employment sectors for Whitewater residents.
- Very few Whitewater workers live and work inside the city. The figure reinforces the perception that many Whitewater residents work in the larger region, and it also clearly illustrates that the city's employers are dependent on the region's workforce to fill roles.

Workforce Inflow and Outflow, 2023

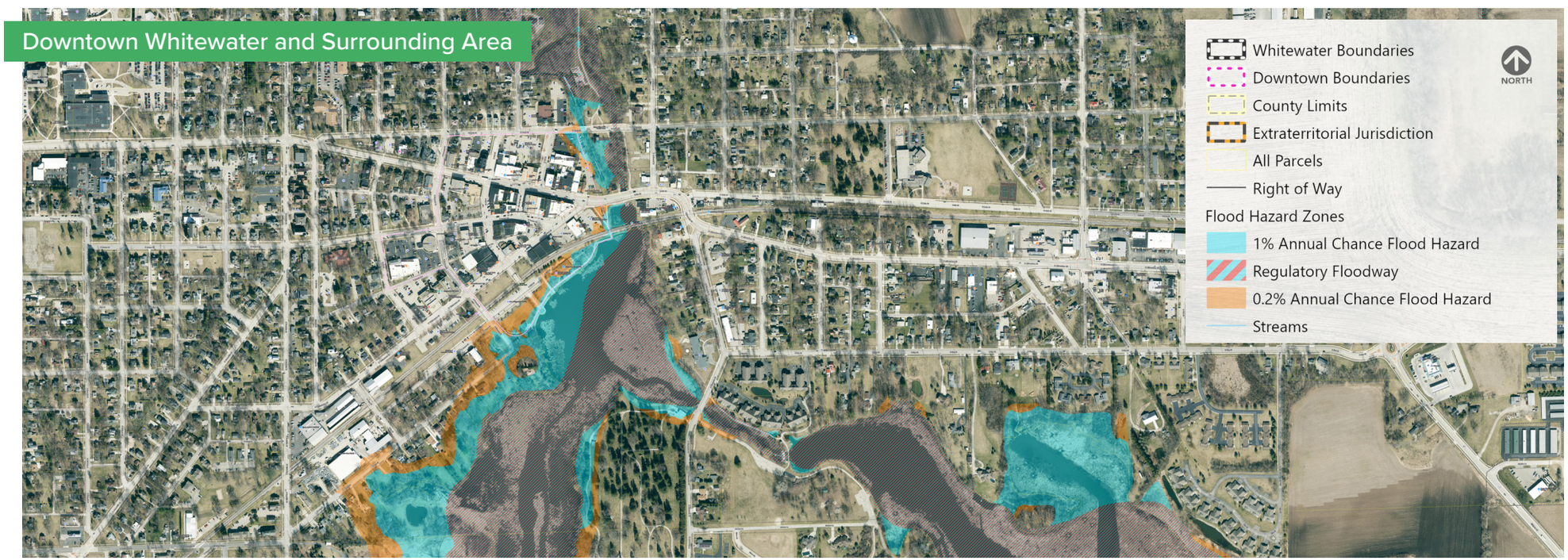


DOWNTOWN WHITEWATER

Whitewater's Downtown District is a central part of the community's economy and identity. A vibrant downtown supports local entrepreneurship, keeps spending in the economy, creates jobs, and provides a gathering place that strengthens the city's overall quality of life. As the historic and traditional center of the city, Downtown serves as a hub for local restaurants, professional services, entertainment, civic activity, and upper-story housing.

Unlike highway-oriented commercial areas, Downtown Whitewater supports "linked trips," where one visit may include multiple stops such as dining, shopping, banking, attending an event, or using public services. This walkable pattern helps small businesses benefit from shared customer traffic.

Downtown Whitewater and Surrounding Area



Physical Composition and Trends

Whitewater's existing land use and development patterns provide the foundation for development of a future land use vision. The previous section reviewed historic population and demographic trends to help set the stage for future growth. To grow in the future, people need new housing, commercial space, office and job centers, and expanded recreation options. To plan for growth, an understanding of the city's current land use mix must be combined with market preferences and fiscal responsibility. This section provides an atlas of the existing physical trends in Whitewater, including land use, transportation, parks and trails, and environmental factors.

EXISTING LAND USE

In the city's early years, growth was concentrated around downtown and the University, where residents found homes, jobs, and services they needed. Over the last 60 to 70 years, growth has expanded along transportation routes.

Residential

- Almost half (42.0%) of total developed land within city limits is residential.
- Of the residentially-developed land, 69.0% is dedicated to single-family use only.

Commercial

- Several commercial/office clusters are dispersed throughout Whitewater.
- Major commercial corridors running through the community include Downtown, Milwaukee/Main Street, Highway 12, and Highway 59.

Business Park/Industrial

- The majority of industrial land is located on the east side of the city, with easy access to Highway 12 and Highway 59.

Civic

- Civic uses include governmental facilities, university grounds, airports, public and quasi-public recreation facilities, schools, and religious facilities such as churches and cemeteries.
- In Whitewater, civic uses comprise of 24.5% of all developed land, which is reflective of a city with a large university like the University of Wisconsin-Whitewater.

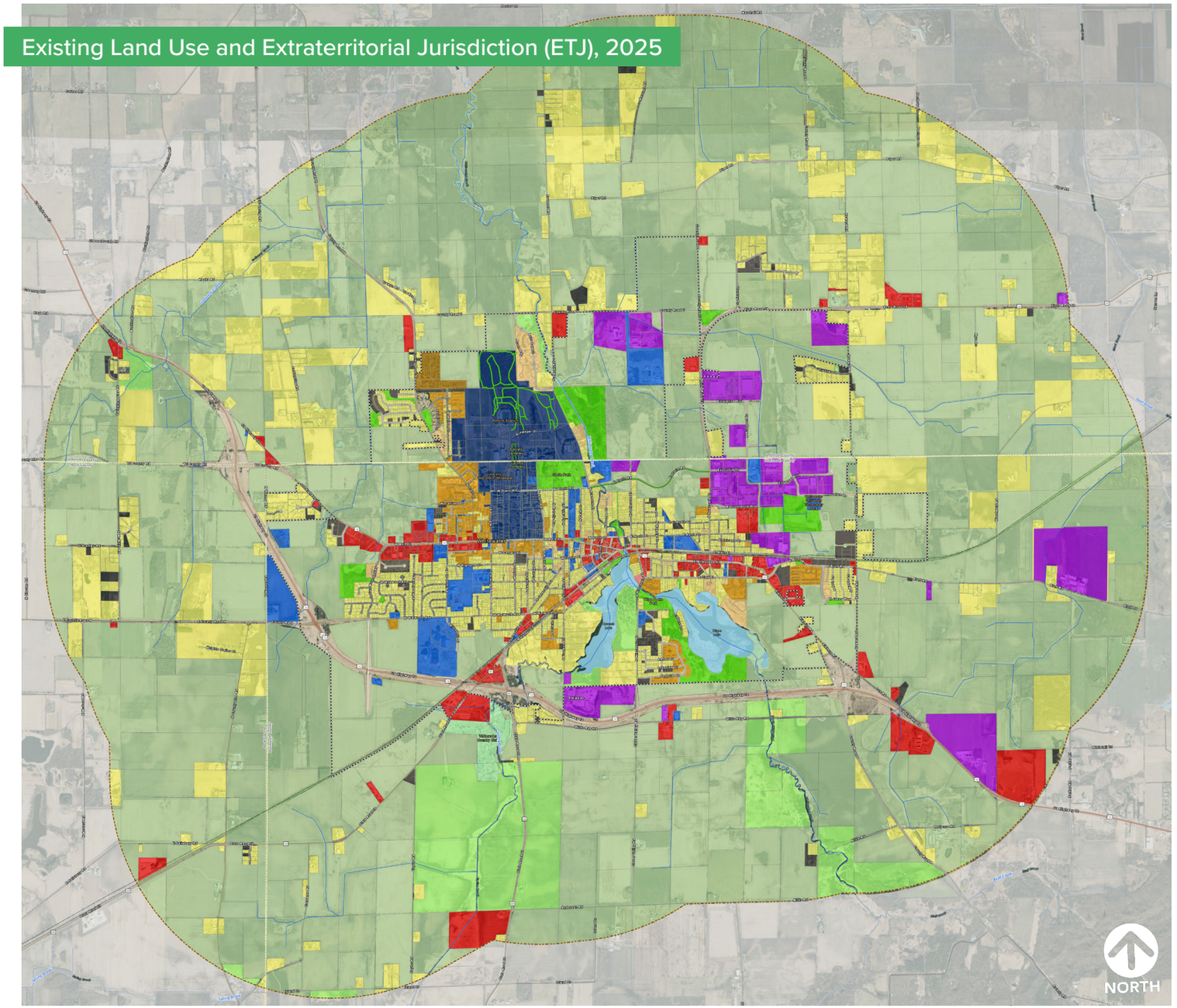
Parks and Open Spaces

- Parks and open spaces account for 7.3% of land in Whitewater's city limits.

LAND USE BY CATEGORY

Land Use Category	% Total Developed Land
Residential	**42.0%**
Single-Family Detached	*28.9%*
Single-Family Attached	*4.3%*
Multifamily	*8.8%*
Commercial	**15.8%**
Industrial	**3.6%**
Public/Semi-Public	**24.5%**
University of Wisconsin-Whitewater	*14.5%*
Parks and Open Space	**7.3%**
Water	**6.8%**
Right of Way	*10.0%*
Vacant/Open Space/Agriculture	*42.0%*
Total Area in City Limits	**5,846 acres**

Existing Land Use and Extraterritorial Jurisdiction (ETJ), 2025



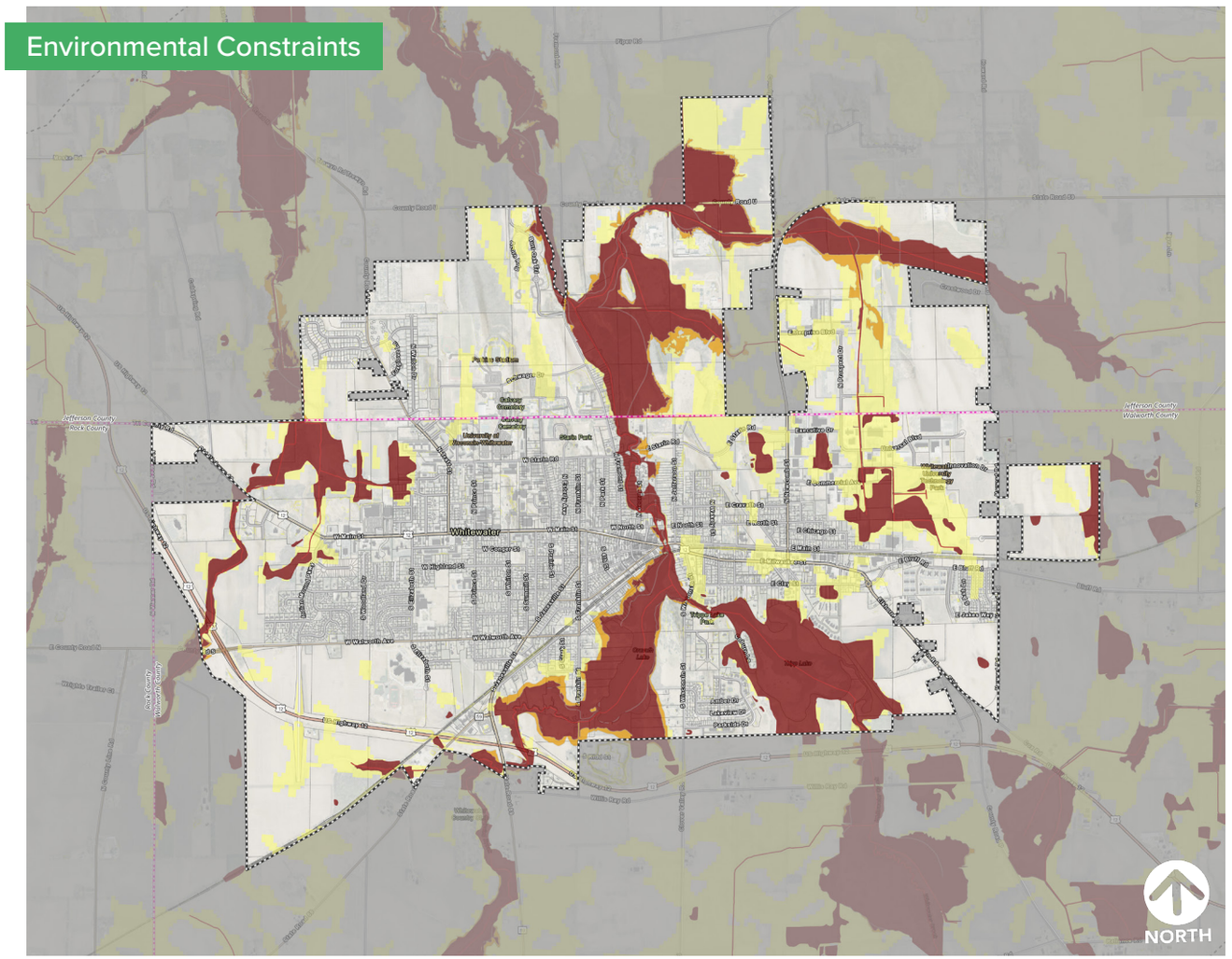
- Agriculture
- Single-Family Detached
- Single-Family Attached
- Multifamily
- Mobile Homes
- Mixed-Use
- Commercial
- Golf Courses
- Industrial/Business Park
- Open Space
- Parks
- Public/Semi-Public
- UW-Whitewater
- Vacant
- Waterbodies

Source: City of Whitewater, RDG Planning & Design

ENVIRONMENTAL FACTORS

Developmental suitability considers areas that should be preserved and/or receive special considerations during development. It includes the FEMA 100-year and 500-year floodplains, floodways, wetlands, water quality protection zones, hydric soils, and steep slopes. Areas with these characteristics are best left undeveloped and reserved for preservation, recreation, or agriculture.

- **Major Risks (Red).** Areas within the FEMA 100-year floodplain, floodways, and wetlands are best left reserved for preservation, greenways, recreation, or agriculture.
- **Higher Risks (Orange).** These area should consider localized, low-impact development. This includes areas such as the 500-year floodplain and steep slopes.
- **Minor Risks (Yellow).** These areas may be developed, but developers should be mindful of development impacts on the land and surrounding areas, and design in a way that help mitigate potential negative impacts.



FEMA Floodway, 100-Year Floodplain
FEMA 500-Year Floodplain
Hydric Soils and Steep Slopes

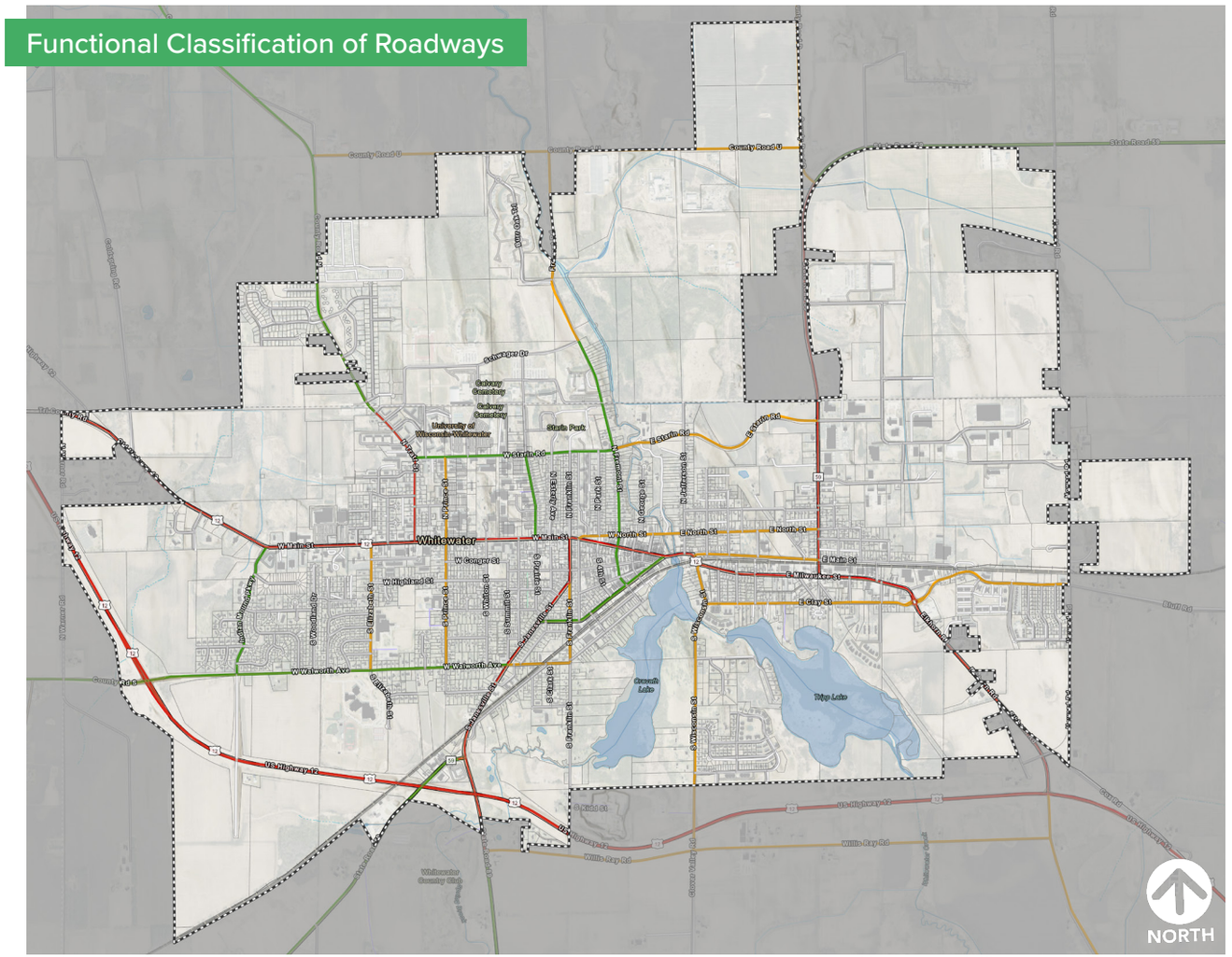
Source: FEMA, USGS

EXISTING TRANSPORTATION

A product of the era in which Whitewater saw most of its growth, the city's transportation system is chiefly focused on the car. However, changing trends and growth in recent years have pushed more focus to active transportation modes in the city.

- **Principal Arterials.** These roads serve regional needs and connect important activity centers.
- **Minor Arterials.** These connect with and complement the principal arterial system by linking activity centers and connecting various parts of the city together.
- **Collectors.** The collector system links neighborhoods together and connects them to arterials and activity centers.
- **Local Streets.** Local streets serve individual properties within residential or commercial areas. They provide direct, low-speed access for relatively short trips.

Functional Classification of Roadways

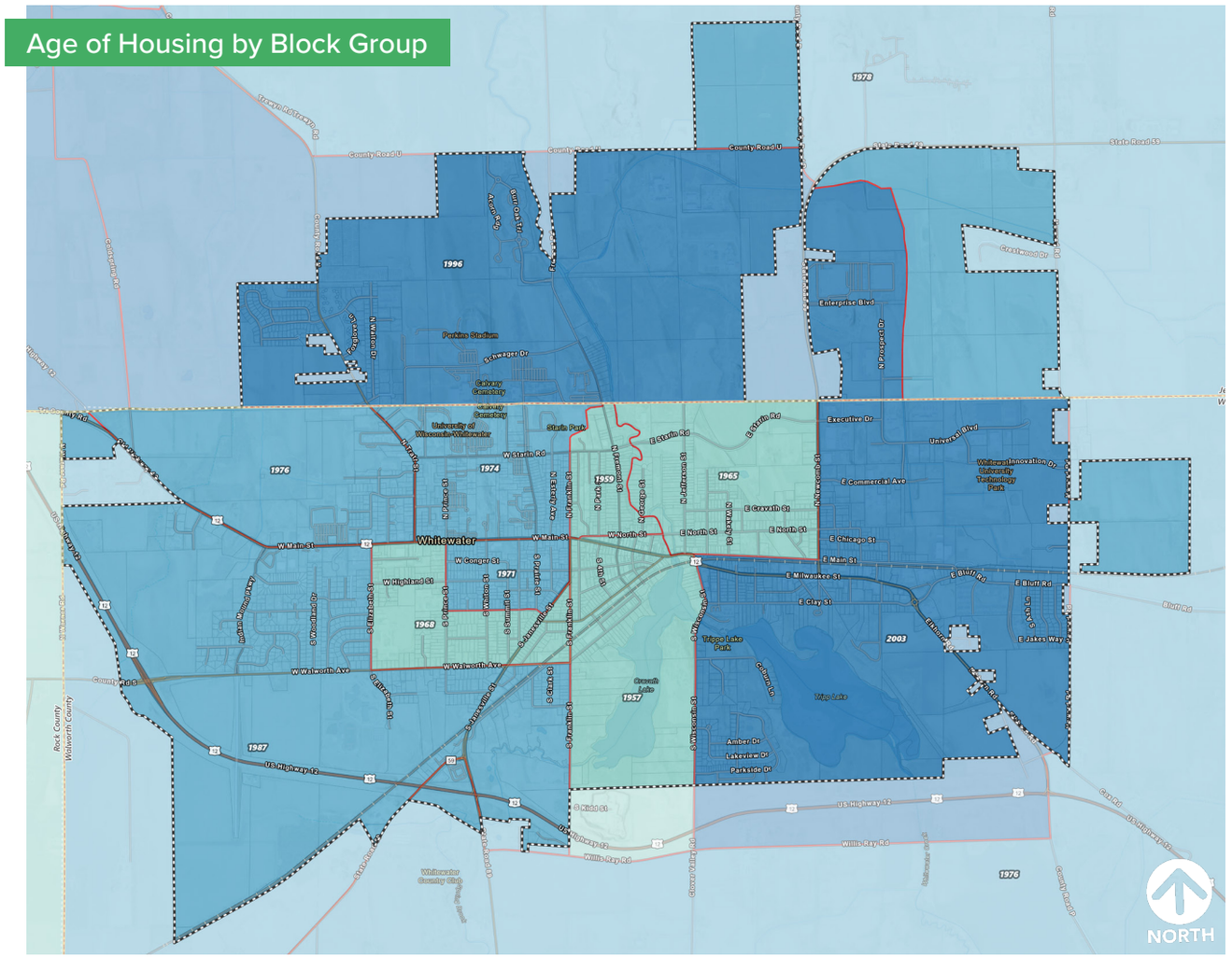


Principal Arterial
Minor Arterial
Collector
Local Street

Source: City of Whitewater

EXISTING HOUSING

While Whitewater has a newer housing stock than the state of Wisconsin, it is aging. By 2030, nearly half (49.1%) of the city's housing stock will reach 50 years old. This is a pivotal time for housing, and maintaining this aging stock will be imperative to preserve it as the city's most affordable housing for existing and future residents.



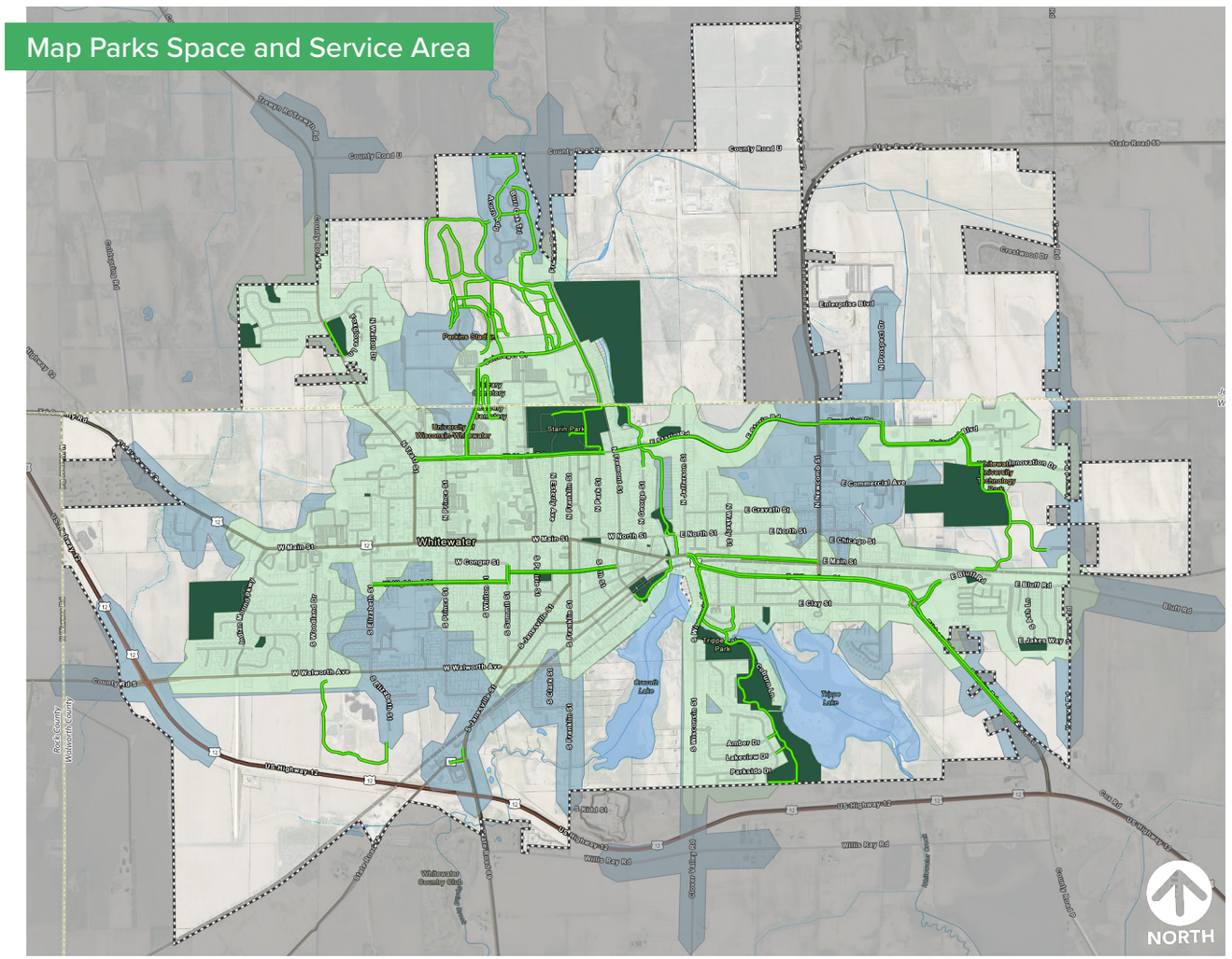
Source: City of Whitewater; 2024 American Community Survey (5-year Estimates)

EXISTING PARKS

Parks and recreation spaces play an important role in community quality of life. Whitewater needs places that provide opportunities for exercise, relaxation, socialization, and connection with nature. Whitewater has 23 parks and recreation spaces that provide just that.

The National Recreation Park Association (NRPA) recommends 10 acres of park land per 1,000 residents. Between all of Whitewater's parks, the city has 13.8 acres of park land per 1,000 residents, meeting NRPAs recommendations. However, park access is more important. There are developed portions on the southwest side of Whitewater that are more than a 10 minute walk away from a park.

Map Parks Space and Service Area



Source: City of Whitewater

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Whitewater Forward Engagement Report

OUTREACH SUMMARY

Public engagement is one of the most important pieces of planning, and as such, was carried throughout the entire planning process. Components of the public engagement process included:

Planning Team Meetings

Throughout the process, the planning team (City staff and project consultants) met two to four times per month to discuss project milestones, community engagement techniques, and emerging recommendations.

Advisory Work Group Meetings

The Whitewater Forward Advisory Work Group was an important team of 16 decision-makers and involved residents focused on improving Whitewater for today, tomorrow, and decades to come. The working group met six times throughout the development of the plan, guiding the engagement process, reviewing goals and strategies, and ensuring voices were heard and considered.

Listening Sessions

A diverse range of local subject matter experts were invited to share their perspectives on the past, present, and future of Whitewater. In early 2026, the planning team met with:

- Builders and Developers
- City of Whitewater Staff
- Education Leaders
- High School Students
- Local Business Owners
- Major Employers
- Non-Profit Organizations
- Property Managers and Landlords
- Service Providers



Pop-up Events

The planning team hosted 5 pop-up events and presentations throughout the Whitewater Forward process. The purpose of these events was to catch people at another event or place they were already at to share information about Whitewater Forward and gather their thoughts and ideas.

- Immigrant Support Coalition 03/11/2026
- International Children's Day 04/18/2026
- UW-W University Center 03/10/2026
- University Innovation Center 03/11/2026
- Whitewater Rotary 04/20/2026

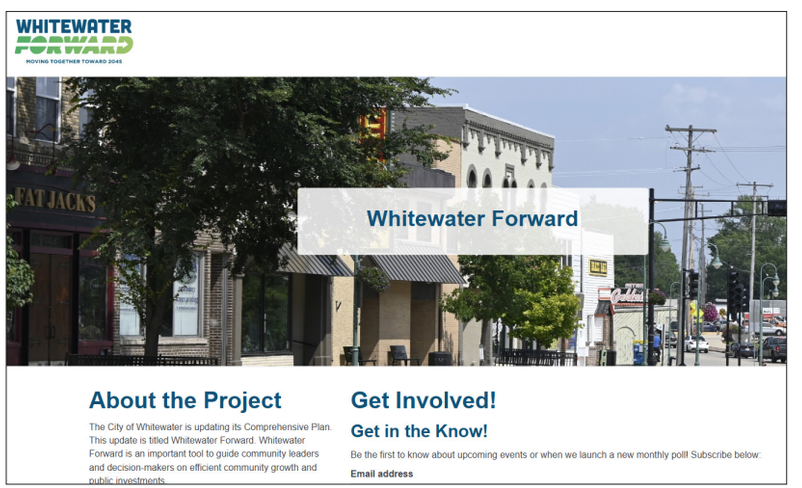
Project Website

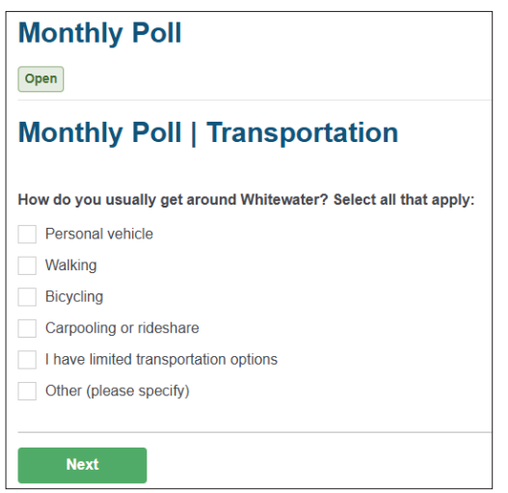
Throughout the process, the public was invited to learn about the planning process and share their ideas and concerns via input on the project website (www.whitewaterforward.com). The website was launched in December 2025 and received over 1,050 views by May 2026.

Monthly Poll

The Whitewater Forward website hosted monthly survey questions for residents and stakeholders. The topics of the surveys corresponded with plan elements under Whitewater Forward, and each question was carefully crafted. Each month brought residents and stakeholders an opportunity to give input on a new topic. The first survey launched in March 2026, and these surveys earned 94 responses across 3 surveys by May 2026.







Community Roundtable

In February 2026, the planning team hosted a community roundtable at the community center in Starin Park. A short presentation shared information about the planning process, and boards shared preliminary data findings. Attendees discussed their experiences in Whitewater, and shared with the planning team their ideas to improve the community in the future.

Design Workshops

The design workshops were hosted in the Cravath Lakefront building in April 2026. The design workshop served as an opportunity for residents and other stakeholders to discuss future land use and mobility with the planning team over maps.

Final Open House

The final open house was held in September 2026. This allowed residents and other stakeholders to review and comment on the plan's findings and recommendations before the plan becomes final.





THE COMMUNITY SPEAKS

The meetings, listening sessions, online participation, and community events all revealed a shared hope for Whitewater's future. Several themes emerged relating to Whitewater's long-term sustainability, quality of life, and ability to attract and retain students, residents, businesses, and coworkers. Above all else, people want Whitewater to be a premier place to live, work, play, an grow.

Housing Variety and Affordability

Housing was the most frequent issue discussed. Stakeholders expressed concern about rising housing costs, limited workforce housing, and a lack of ownership opportunities for young professionals, young families, and aging adults. Participants emphasized that these challenges impact business recruitment and retention. Many showed support for expanded housing types, including smaller homes, mixed-use developments, student/senior housing, supportive housing, and multi-generational living options.

Transportation, Infrastructure, and Connectivity

Transportation limitations and barriers came up often among stakeholders, along with ideas for solving such issues. Recurring concerns included the lack of a four-lane highway connection, limited regional access for residents, and insufficient local transit options for students, workers, and seniors. These discussions often lead to opportunity areas for future road expansions and extensions, and possibilities for a more expansive trail network throughout the community.

Economic Development and Employment Diversification

Many conversations centered around a desire to further diversify Whitewater's employment base. Stakeholders shared eagerness to attract new private-sector employers and expand opportunities in the business and technology park. There was support for incubator spaces, entrepreneurship programs, small manufacturing, and innovative development.

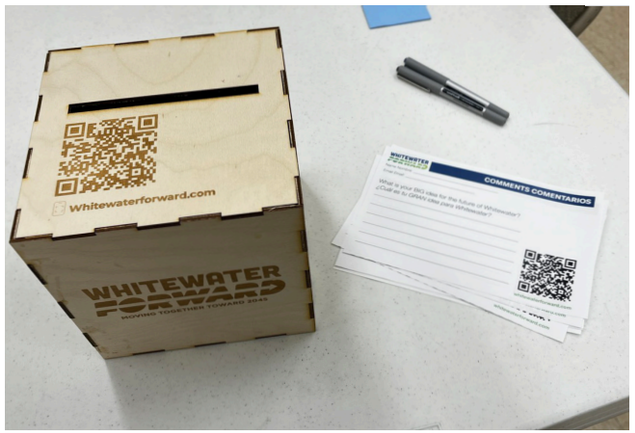
Downtown Amenities

Stakeholders consistently discussed the importance of improving downtown activity, tourism, recreation, and community amenities. Participants identified concerns about downtown vacancies, limited restaurant and entertainment options, and the need for more frequent-use destinations. Recreation assets including the trails and lake downtown were seen as major strengths that can be improved and built upon. There was strong interest in expanding youth programming, cultural activities, and events that encourage both residents and visitors to spend time in downtown Whitewater.

Community Identity

Participants repeatedly described Whitewater as a safe, caring, and resourceful community with strong parks, trails, and cultural assets. Stakeholders highlighted the community's ongoing efforts to improve communication, expand outreach, and create stronger connections among residents. Many participants expressed wants for increasing multilingual communication and broadening engagement opportunities beyond social media. There was strong support for enhancing community gathering spaces and continuing collaboration between the City, University, non-profits, and local organizations and businesses to foster an even greater sense of belonging and shared community pride.

Whitewater Tomorrow - Forecast Methodology



Planning requires an understanding of the past. Historical trends establish a baseline from which Whitewater can create informed progress toward a unified vision for the future. The following pages explores opportunities that will influence Whitewater's growth in the future.

Note, nearly every land use plan includes a population forecast, and that forecast is one factor in calculating the amount of land needed for various land uses. Because residential development consumes the most land and has the most impact on both the extent and form of development, population forecasts receive considerable attention. As a result, the Whitewater Forward process focused on forecasting in the early months of the planning process (early 2026) and on the best available data.

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Population changes are a primary indicator of future needs. Whitewater Forward uses a forecast based on market studies and discussions with stakeholders in Whitewater to determine growth aspirations.

Going forward, a slight growth rate in the resident population is feasible to reach about 17,000 people by 2045 if adequate housing and community amenities are available to meet demand and advance quality of life. There is ample land under private ownership within the current city limits to support this increase in 1,200 people, if private property owners choose to sell or develop.

Population Forecasts for Whitewater

After consideration of both high and low forecasts, the plan uses a forecast based on an annual average resident growth rate of 0.4%, with some growth in local student population through 2030 based on the University's strategic goals. The plan acknowledges the national and state trends in aging populations, families having fewer children, and near term migration stagnation. Whitewater's growth must be accomplished by attracting people to live in Whitewater for its quality of life, housing options, and economic opportunities.

Methodology

It is important to keep population forecasts in perspective. These forecasts are by no means firm destinies – ultimately builders and developers follow the market and it is important to monitor actual performance and make necessary adjustments. Whitewater Forward should be updated with the 2030 Census. Also, as seen during the last two decades, events can seriously disrupt 20-year forecasts. A major employment event can increase population if the city can get the requisite housing built. Economic dislocations like a mortgage crisis can slow population growth.

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There are several methods that Whitewater Forward considers to forecast the future population. The recommended forecast combines an average growth rate and student population adjustments.

Cohort Survival. This technique "ages" each age group in the population, using cohort survival tables (the percentage of people in a given age group who will live to be counted at the end of a specific interval). This, combined with the projected birth rate produces a projection based on natural population change. However, it is especially difficult in a university city where students who are counted as residents and require significant adjustments to avoid serious distortions of results. Therefore, this forecast technique was not considered for Whitewater Forward.

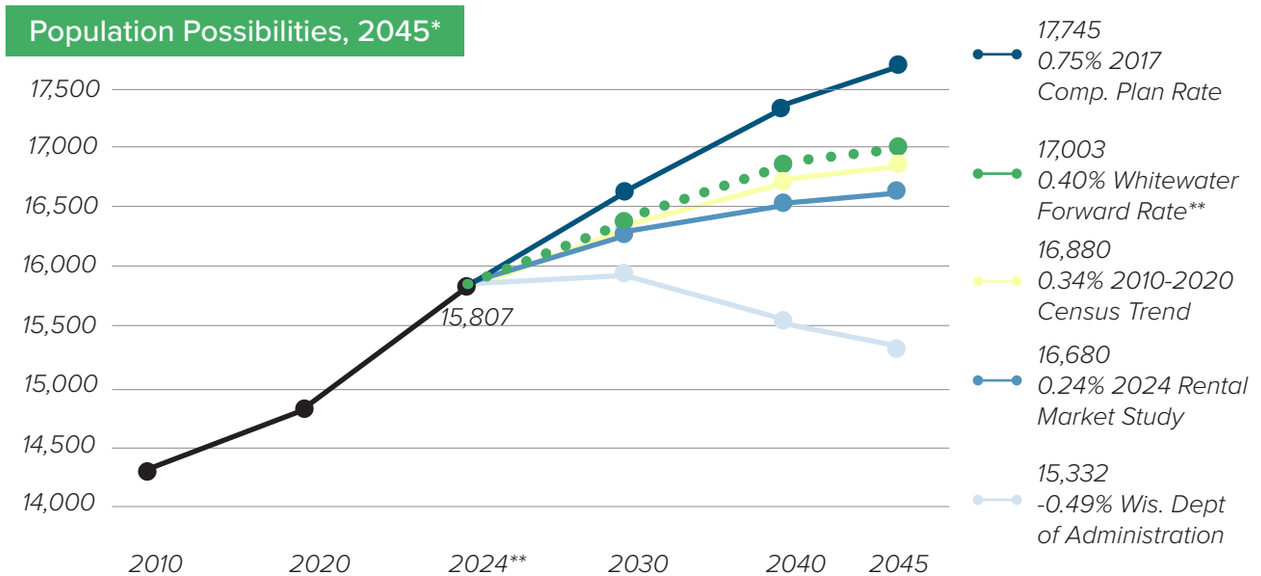
Average Growth Rate. Taken as an average, Whitewater has shown relative consistency in annual population increase over long periods, even when factoring student enrollment changes. An average annual growth rate method calculates an average annual rate and extends that number into the future. For some cities, very long-term growth rates can produce an exaggerated population forecast because as the base population grows, the actual rate of growth in any given year tends to decrease. This is not a significant concern in Whitewater because the base population is still relatively small.

Recent Planning Efforts. Several studies went through heavy analysis to develop projections. Nearly all of these show population growth. These include:

- **2017 Comprehensive Plan, 0.75%.** While completed ten years ago, the previous plan used a 0.75% annual growth rate for planning purposes. The plan could not have predicted the Pandemic and its influence on communities.
- **2024 Rental Market Analysis, 0.24%.** The study looked at the fifteen mile market area around Whitewater to forecast population and housing demand. If proportioning Whitewater's portion of the market area's total population, the study forecasts a 0.24% annual growth rate in Whitewater through 2030.
- **VISION 2050, 0.34%.** The Southeastern Wisconsin Regional Planning Commission completes detailed population and land use forecasts for regional planning. The most recent projections available at the city level are from VISION 2050, the regional land use and transportation plan that was first adopted by the Commission in 2016. They are in the process of updating projections to year 2060, which will be complete later in 2026. As of now, VISION 2050 shows an annualized growth rate is Whitewater's Sewer Service Area of about a 0.34%, averaged between low and high growth scenarios.
- **Wisconsin Department of Administration, -0.49%.** The DOA uses a methodology applied statewide to counties and cities based on birth and death rate assumptions. The methodology acknowledges that reliability declines at the city versus county level and that a portion of the city level projection is based on population trends from 2010-2020 and 2020-2023. The significant decline of the student population after 2020 is likely influencing the projection for Whitewater, along with the unique population age cohorts from university students that factor into the birth and death model.

Student Population Adjustments. The student population at the University of Wisconsin Whitewater plays an important role in Whitewater's population characteristics. Some characteristics of the University's student population that factor into forecasts include:

- **Replacement of Student Population.** The student population will generally not remain in the community to have additional children but will replace itself on an annual basis. The student population that is enrolled full time at the main campus and not online was nearly half (45%) of Whitewater's total population in 2024. About half of these students live in university housing. Thus, in-person enrollment at Whitewater's campus is removed from the total population before making projections.
  - *Even with sharp declines in full-time student enrollment after 2020, the city's population grew in the same timeframe. This likely points to some non-student resident population growth.*



With student population growing 6% by 2030, then flattening

****Some of 2020-2024 growth is student enrollment growth coming back from the Pandemic***

Forecast with student population removed	Annual Growth Rate	2024	2030	2035	2040	2045
Whitewater Forward Plan Rate	0.40%	9,007	9,225	9,411	9,601	9,794
Forecast with student population added back with 6% growth by 2030	**Annual Growth Rate**	**2024**	**2030**	**2035**	**2040**	**2045**
Whitewater Forward Plan Rate	0.40%	15,807	16,433	16,619	16,809	17,003

Source: RDG Planning & Design

- **Enrollment Changes.** Over the past decade, UW-W has experienced fluctuations in student enrollment, especially during and after 2020. Nationally, Millennials (those born between 1980 and 2000) are progressing beyond their college years, and the succeeding generation is not as sizable. But UW-W has managed to bring back enrollment and has made it a strategic priority to slightly increase total enrollment to 13,000 students by 2030. If achieved, not all of this growth will be new students living in Whitewater, but a portion will and contribute to total population growth in the short term.

This forecast method applies enrollment growth by:

- Removing the estimated full-time, in-person students at the Whitewater campus to project resident population through 2045 at a 0.4% growth rate.
- Adding the student population back into the resident population each year by:
  - *Including a slight enrollment increase through 2030 by factoring a portion of new students who are full-time, in-person at Whitewater's campus*
  - *Adding a small percentage that stay in Whitewater after graduation.*
  - *After 2030, no additional student enrollment growth is included in the forecast.*

In Conclusion

Whitewater can reach a population of 17,000 by 2045 with proactive housing and economic development policies. For plan purposes, Whitewater Forward uses an average annual growth rate of the resident population. This growth rate method tends to describe total potential, with periods of lower and higher growth depending on economic conditions.

Potential means that this population could be achieved through proactive efforts to provide places for people to live and a community where people want to live. Increased development cost and land limitations means the private market is building for only part of the potential market. Whitewater may continue losing potential residents to more affordable settings without housing options, a point that many residents expressed concern about in the planning process. Past studies and the housing element of Whitewater Forward provide policies designed to make housing more affordable and to minimize disincentives to housing construction.

Whitewater Forward also establishes the policies and guidelines necessary to create a community where people want to live. Successful implementation of the Plan will require a degree of discipline, and using both regulation, policy, and phased improvements to create the desirable outcome of sound growth.