

Date: April 9, 2026

To: Common Council

John Weidl, City Manager

From: Rachelle Blich, Director of Financial and Administrative Services

Re: Whitewater Comparative Analysis

Method

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

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

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

Executive Summary

This report benchmarks Whitewater against three comparison groups over the most recent three tax years (2022–2024). The analysis focuses on five key measures: municipal tax rate, total property tax rate (does not include credits), municipal levy per capita, municipal share of the total tax bill, and the average residential tax bill (based on a home value of \$270,500).

First, Whitewater is compared to eight peer communities identified in a separate study. Next, it is compared to other municipalities within Walworth and Jefferson Counties. Finally, Whitewater is evaluated alongside a third group consisting of municipalities with universities. 2024 highlights (Whitewater vs. comparison set):

- Municipal tax rate: 6.34 — at the group median (5th of 9). Range: 4.98 (Plover) to 7.01 (Delavan).
- Total property tax rate: 14.71 — 2nd lowest; median ~14.97; range 14.37 (Elkhorn) to 17.41 (Fort Atkinson).
- Municipal levy per capita: \$403 — lowest; group median ~\$677. Range \$403 (Whitewater) to \$790 (Elkhorn).
- Municipal share of total bill: 43% — 3rd highest (median ~39%; Delavan 47%, Elkhorn 45%).

- Average residential tax bill: \$3,978 — 2nd lowest (median ~\$4,048; range \$3,887 (Elkhorn) to \$4,710 (Fort Atkinson)). *This figure is based on a home value of \$27,500.

Trend (2023→2024): Whitewater’s total rate dropped (15.36 → 14.71) and the average bill fell (\$4,715 → \$4,155), while levy per capita rose (\$370 → \$403) and municipal share increased (41% → 43%), mirroring broader changes seen in the group’s medians.

2024 Benchmarking — Whitewater’s Position

Municipal Tax Rate (Mill Rate)					
Comp Communities		Walworth/Jefferson		University Communities	
Delavan	7.01	Delavan	7.01	Ripon*	7.07
Fort Atkinson	6.82	Watertown	6.96	Whitewater	6.34
Elkhorn	6.50	Fort Atkinson	6.82	Platteville*	6.09
Jefferson	6.35	Elkhorn	6.50	De Pere*	5.38
Whitewater	6.34	Jefferson	6.35	River Falls*	4.76
Platteville*	6.09	Whitewater	6.34	Menomonie*	4.71
Weston	5.91	Mukwonago	5.72		
Lake Mills	5.42	Lake Mills	5.42		
Plover	4.98	East Troy	4.66		
		Lake Geneva	4.00		

Total Tax Rate					
Comp Communities		Walworth/Jefferson		University Communities	
Fort Atkinson	17.41	Lake Geneva	12.06	Ripon*	17.38
Jefferson	17.12	East Troy	13.12	Platteville*	15.75
Weston	16.05	Fort Atkinson	17.41	Whitewater	14.71
Platteville*	15.75	Jefferson	17.12	De Pere*	14.62
Plover	14.97	Watertown	15.07	River Falls*	14.38
Lake Mills	14.79	Lake Mills	14.79	Menomonie*	14.32
Delavan	14.71	Delavan	14.71		
Whitewater	14.71	Whitewater	14.71		
Elkhorn	14.37	Mukwonago	14.52		
		Elkhorn	14.37		

Municipal Levy Per Capita					
Comp Communities		Walworth/Jefferson		University Communities	
Elkhorn	790	Lake Geneva	1,155	De Pere*	685
Delavan	754	Mukwonago	873	Ripon*	511
Fort Atkinson	731	Elkhorn	790	Menomonie*	476
Lake Mills	725	Delavan	754	River Falls*	474
Jefferson	677	Fort Atkinson	731	Platteville*	460
Plover	569	Lake Mills	725	Whitewater	403
Weston	492	Watertown	689		
Platteville*	460	Jefferson	677		
Whitewater	403	East Troy	547		
		Whitewater	403		

Municipal Levy Share of Total					
Comp Communities		Walworth/Jefferson		University Communities	
Delavan	47%	Delavan	47%	Whitewater	43%
Elkhorn	45%	Watertown	46%	Ripon*	41%
Whitewater	43%	Elkhorn	45%	Platteville*	39%
Platteville*	39%	Whitewater	43%	De Pere*	37%
Fort Atkinson	39%	Mukwonago	40%	River Falls*	34%
Weston	37%	Fort Atkinson	39%	Menomonie*	33%
Lake Mills	37%	Lake Mills	37%		
Jefferson	37%	Jefferson	37%		
Plover	33%	East Troy	35%		
		Lake Geneva	33%		

Average Residential Tax Bill					
Comp Communities		Walworth/Jefferson		University Communities	
Fort Atkinson	4,710	Fort Atkinson	4,710	Ripon*	4,700
Jefferson	4,631	Jefferson	4,631	Platteville*	4,260
Weston	4,342	Watertown	4,076	Whitewater	3,978
Platteville*	4,260	Lake Mills	4,001	De Pere*	3,954
Plover	4,048	Delavan	3,979	River Falls*	3,889
Lake Mills	4,001	Whitewater	3,978	Menomonie*	3,873
Delavan	3,979	Mukwonago	3,929		
Whitewater	3,978	Elkhorn	3,887		
Elkhorn	3,887	East Troy	3,550		
		Lake Geneva	3,262		

* Based on a \$270,000 home

Comparison Groups

Benchmark roster of comparable communities: Whitewater, Platteville, Elkhorn, Delavan, Fort Atkinson, Weston, Lake Mills, Plover, Jefferson. Medians and ranks are computed within this set.

Metric	Whitewater	Group Median	Whitewater's Rank (of 9)	Group Min	Group Max
Municipal tax rate (\$/\$1,000)	6.34	6.34	5th (at median)	Plover — 4.98	Delavan — 7.01
Total property tax rate (\$/\$1,000)	14.71	14.97	8th (2nd lowest)	Elkhorn — 14.37	Fort Atkinson — 17.41
Municipal levy per capita (\$)	403	677	9th (lowest)	Whitewater — 403	Elkhorn — 790
Municipal levy share of total (%)	43%	39%	3rd (high)	Plover — 33%	Delavan — 47%
Average residential tax bill (\$)	3,978	4,048	8th (lowest)	Fort Atkinson — 4,710	Elkhorn — 3,887

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

Metric	Whitewater	Group Median	Whitewater's Rank (of 10)	Group Min	Group Max
Municipal tax rate (\$/\$1,000)	6.34	6.35	5th (at median)	Lake Geneva — 4.00	Delavan — 7.01
Total property tax rate (\$/\$1,000)	14.71	14.71	5th (at median)	Lake Geneva — 12.06	Fort Atkinson — 17.41
Municipal levy per capita (\$)	403	728	10th (lowest)	Whitewater — 403	Lake Geneva — 1,155
Municipal levy share of total (%)	43%	39%	4th (high)	Lake Geneva — 33%	Delavan — 47%

Metric	Whitewater	Group Median	Whitewater's Rank (of 10)	Group Min	Group Max
Average residential tax bill (\$)	3,978	3,979	6th (at median)	Lake Geneva — 3,262	Lake Mills — 4,710

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

Metric	Whitewater	Group Median	Whitewater's Rank (of 6)	Group Min	Group Max
Municipal tax rate (\$/\$1,000)	6.34	5.74	2nd (high)	Menomonie — 4.71	Ripon — 7.07
Total property tax rate (\$/\$1,000)	14.71	14.66	3rd (at median)	Menomonie — 14.32	Ripon — 17.38
Municipal levy per capita (\$)	403	475	6th (lowest)	Whitewater — 403	De Pere — 685
Municipal levy share of total (%)	43%	38%	1st (high)	Menomonie — 33%	Whitewater — 43%
Average residential tax bill (\$)	3,978	3,966	3rd (at median)	Menomonie — 3,873	Ripon — 4,700

2024 Context Table (all comparison communities)

Municipality	Population	EV/Capita (\$k)	Municipal Mill	Total Rate	Levy/Capita (\$)	Avg Bill (\$)	Municipal Share
Whitewater	16,015	65	6.34	14.71	403	3,978	43%
Platteville	11,833	87	6.09	15.75	460	4,260	39%
Elkhorn	10,122	125	6.50	14.37	790	3,887	45%
Delavan	9,055	117	7.01	14.71	754	3,979	47%

Municipality	Population	EV/Capita (\$k)	Municipal Mill	Total Rate	Levy/Capita (\$)	Avg Bill (\$)	Municipal Share
Fort Atkinson	12,377	115	6.82	17.41	731	4,710	39%
Weston	15,866	110	5.91	16.05	492	4,342	37%
Lake Mills	6,617	151	5.42	14.79	725	4,001	37%
Plover	14,208	130	4.98	14.97	569	4,048	33%
Jefferson	7,766	115	6.35	17.12	677	4,631	37%
De Pere	25,453	141	5.38	14.62	685	3,954	37%
East Troy	5,011	127	4.66	13.12	547	3,550	35%
Lake Geneva	8,691	291	4.00	12.06	1,155	3,262	33%
Menomonie	16,709	106	4.71	14.32	476	3,873	33%
Mukwonago	8,512	175	5.72	14.52	873	3,929	40%
Ripon	7,716	82	7.07	17.38	511	4,700	41%
River Falls	17,802	106	4.76	14.38	474	3,889	34%
Watertown	22,617	105	6.96	15.07	689	4,076	46%

Three-Year Trends (Medians vs. Whitewater)

Group medians (all comparison groups):

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

Whitewater time series:

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

Summary Charts (2024)

Whitewater vs group median:

- **Municipal tax rate:** WW **6.34** vs median **6.34**
- **Total property tax rate:** WW **14.71** vs median **14.97**
- **Levy per capita:** WW **\$403** vs median **\$677**
- **Municipal share:** WW **43%** vs median **39%**
- **Avg residential bill:** WW **\$3,978** vs median **\$3,979**

Key Findings for Council

- **Whitewater's municipal mill is at the group median; total property tax rate** is at the group median, yielding a **median household bill**.
- **Municipal levy per capita** is **lowest** across the set, reinforcing the City's restrained per-resident levy position.
- **Municipal share of the total bill** is **fourth-highest** (43%), reflecting the City's service footprint relative to school/county/tech shares; despite that mix, the **household bill** remains **at the median**.
- **2023→2024 movement** (rate and bill reductions) aligns with broader shifts seen in the group medians.

We will continue to monitor the available data and update this benchmarking analysis as new information becomes available. The release of 202 data is expected in August and we will provide Council with an updated report at that time.