



Common Council Meeting

Fairhaven Senior Services, 435 W Starin Road,
Whitewater, WI 53190 *In Person and Virtual

Tuesday, October 06, 2026 - 6:00 PM

Citizens are welcome (and encouraged) to join our webinar via computer, smart phone, or telephone.
Citizen participation is welcome during topic discussion periods.

Please click the link below to join the webinar:

<https://teams.microsoft.com/meet/272128404979661?p=eakFBCZcZPetM4Jty8>

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Passcode: 6PU73wu6

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AGENDA

CALL TO ORDER

ROLL CALL

PLEDGE OF ALLEGIANCE

APPROVAL OF AGENDA

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PRESENTATION

1. Presentation from Thrive Economic Development regarding proposed service delivery and bylaw changes.

CONSENT AGENDA

Items on the Consent Agenda will be approved together unless any council members requests that an item be removed for individual consideration.

- [2.](#) Approval of Common Council meeting minutes from September 1, 2026.
- [3.](#) Community Development Authority meeting minutes from August 20, 2026.
- [4.](#) Library Board of Trustees meeting minutes from August 17, 2026.
- [5.](#) Finance meeting minutes from August 25, 2026.
- [6.](#) Approval of the Capital Improvement Plan Policy.
- [7.](#) Zoning Permit Fee Schedule.

CITY MANAGER REPORT

- [8.](#) City Manager Report
- [9.](#) White Cane Awareness Proclamation.- Requested by Steven Sahyun.
- [10.](#) Pedestrian Safety Month Proclamation.- Requested by Steven Sahyun
- [11.](#) Hispanic Heritage Month Proclamation.- Requested by Whitewater Unified School District.

STAFF REPORTS

- [12.](#) Update on the Food Pantry Lease.- **Parks and Recreation**
- [13.](#) Summary of the City's 2025 Financial Audit.- **Finance**
- [14.](#) Finance Update on the Stonehaven Development.- **Finance**
- [15.](#) Whitewater Comparative Analysis. - **Finance**
- [16.](#) Presentation and Brief Overview of the 2027-2028 Draft Budget.- **Finance**
- [17.](#) Immigration Liaison- Grant funding notice of award and hiring plan.- **Police Department**
- [18.](#) Monthly Flock update.- **Police Department**

HEARING OF CITIZEN COMMENTS

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RESOLUTION

- [19.](#) **Approval of application for a Grant: 2026-R-48** Resolution approving applying for Wisconsin Department of Natural Resources Urban Forestry Grant to provide funding for City Wide tree inventory.- **Parks and Recreation**
- [20.](#) **Payment Resolution: 2026-R-49** Resolution authorizing payment to WE Energies for the relocation of electrical lines along Starin Road east of Jefferson Street associated with the Jefferson Street reconstruction project.- **Public Works**

ORDINANCES

First Reading

- [21.](#) **Amending Ordinance: 2026-O-22** an Ordinance amending Section 11.45, Operation of All-Terrain Vehicles (ATV) and Utility Terrain Vehicles (UTV) Allowed.- **Public Works/City Attorney**

CONSIDERATIONS

- [22.](#) Review, discuss, and direct staff regarding changes to Chapter 11.40 Bicycles.- **Parks and Recreation**
23. Councilmember Requests for Future Agenda Items or Committee items. Questions

FUTURE AGENDA ITEMS

24. Fire Department turnout times update.- **Artsmith December**
25. Strategic Plan Metrics - **Artsmith Q1 2027**
26. Review of Downtown Activation Initiative - **Artsmith Q3 2027**
27. Voter Turnout Improvement - **Artsmith Q2 2027**
28. Crime Prevention Strategies Update.- **Hicks October 15, 2026**

ADJOURNMENT

Anyone requiring special arrangements is asked to call the Office of the City Manager / City Clerk (262-473-0102) at least 72 hours prior to the meeting.

The City of Whitewater's strategic goals for 2026–2028 are: Expand Housing Opportunities and Support Responsible Community Growth; Enhance Communication, Transparency, and Community Engagement; Support Economic and Downtown Development, Business Growth, and Tax Base Expansion; Foster a Vibrant, Engaged, and Welcoming Community; Ensure Long-Term Financial Stability and Strategic Investment.

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	Council Agenda Item
Meeting Date:	October 6, 2026
Agenda Item:	Presentation by Thrive ED on Proposed Changes to its Service Delivery Model
Staff Contact (name, email, phone):	Mason Becker, mbecker@whitewater-wi.gov , 262.473.0148

BACKGROUND

(Enter the who, what when, where, why)

Thrive Economic Development (Thrive ED) is the economic development organization serving Greater Jefferson County. Thrive ED is the private counterpart to the public Jefferson County Economic Development Consortium (JCEDC) of which the City of Whitewater is a member. This public-private model has been in place for roughly a decade and gives the City access to regional expertise in business retention and expansion, business attraction, site selection, housing development, and marketing that would be difficult to replicate at the local level.

The Community Development Department enjoys a strong, collaborative working relationship with Thrive ED. The Community Development Director, representing the City of Whitewater, currently serves as the vice-chair for JCEDC. Staff working on behalf of both organizations are in regular contact and Thrive ED has been a responsive and dependable partner, whether connecting the City with prospects and developers, supporting local businesses, or contributing to conversations on housing and workforce. The department views Thrive ED as a natural extension of the City's own economic development capacity, much the same way Walworth County Economic Development Alliance (WCEDA) supports efforts in Walworth County.

Thrive ED is now proposing changes to how the organization is supported and structured. The proposal, referred to as the Regional Prosperity Hub, would establish a partnership with the Greater Watertown Community Health Foundation intended to add staffing capacity and long-term financial stability. Thrive ED would remain an independent nonprofit governed by its own board, with a new Public Sector Committee to provide a forum for municipal input. The proposal also contemplates a broader regional service area, an updated municipal participation model, and changes to the current JCEDC governance structure.

Deb Reinbold, President/Executive Director of Thrive ED, will present the proposal to the Common Council. The purpose of this item is to introduce the proposed changes and provide Council with an opportunity to ask questions ahead of any future action.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

None, this presentation is for informational purposes only.

FINANCIAL IMPACT

(If none, state N/A)

The current proposal would result in a lower annual payment from the City. This could potentially be offset by separate services paid for through other fees, under a separate service agreement. Any change to the City's annual contribution would be brought back to the Common Council for consideration as part of a future action.

STAFF RECOMMENDATION

This item is informational only, and no action is requested at this time. Staff anticipates that a resolution related to the proposed changes will come before the Common Council at a future meeting.

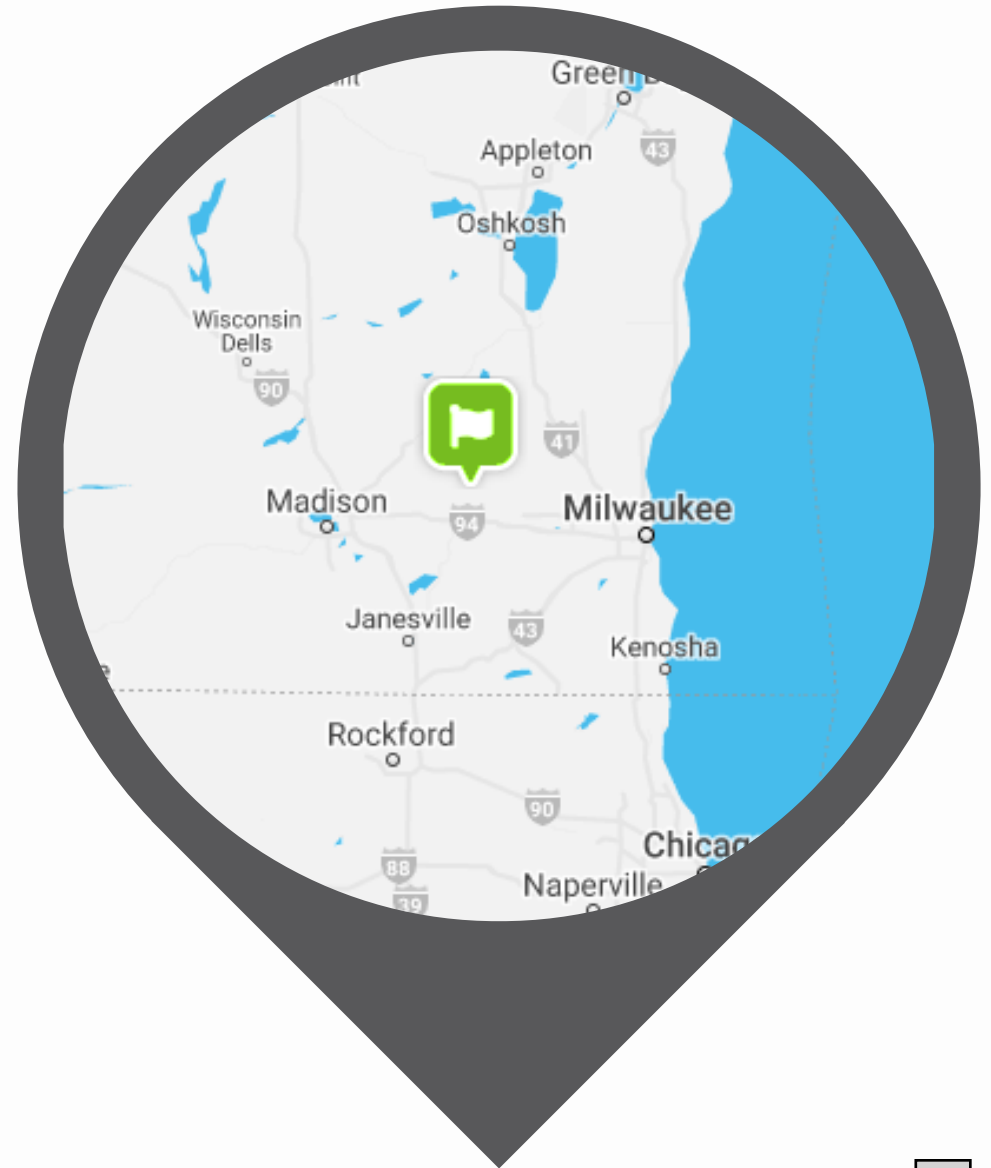
ATTACHMENT(S) INCLUDED

(If none, state N/A)

Thrive ED – Regional Prosperity Hub presentation

Regional Prosperity Hub

Addressing Complex Challenges Together



Current State

Several factors make this moment important:

- Regional economic momentum
- Opportunity for regional alignment and partnership
- Clear housing, workforce and community health challenges
- Staffing capacity and financial sustainability risks
- Proven national models for regional collaboration

The Opportunity: Regional Prosperity Hub

Partnering with the Greater Watertown Community Health Foundation; a backbone organization that **sharpens focus on top priorities, aligns people and resources** through collaboration and ensures **disciplined, data-driven action** to achieve real results.

Regional Challenges Call For Regional Solutions

The issues shaping our future do not stop at municipal or county lines:

- Housing shortages
- Workforce participation and availability
- Leadership capacity and development
- Community competitiveness
- Business competitiveness
- Household financial stability
- Declining youth wellbeing and future-readiness

No single organization or community can solve these alone

Building On What Already Works

Thrive Economic Development

- Proven record of business attraction and retention expertise
- Productive industry relationships (utilities, economic development orgs, federal agencies)
- Trusted partner to site selectors and developers
- Strong working relationship with municipalities
- Established subject matter experts on housing
- Proven convener

Greater Watertown Community Health Foundation

- Proven force multiplier and convener
- Ability to quickly deploy resources
- Strong working relationships in philanthropic sector

What This Means for our Partners

What Will Change	What Will Not Change
Increased financial stability Through increased Foundation support, ThriveED will gain greater staffing, infrastructure and resources.	ThriveED remains a separate nonprofit The proposal is not a merger or takeover.
Expanded staff capacity Municipalities would have access to more specialized expertise and support.	ThriveED’s Board retains authority The Board would continue to govern strategy and priorities.
Foundation-employed staff The Foundation would serve as employer of record and provide HR, payroll, benefits.	Municipal participation remains essential Foundation support would complement, not replace, local involvement.
Shared operational support Accounting, technology, administrative assistance and other internal functions strengthened.	Local priorities still guide the work Communities would continue to shape programs and initiatives.
Updated committee structure A new Public Sector Committee will create a forum for municipal input.	Core services continue Business retention, attraction, expansion and community development remain central.
A broader regional service model Upon approval, ThriveED’s work would expand from its current Jefferson County-centered structure toward a regional model serving Jefferson and Dodge counties. The intent is to create greater capacity, expertise and influence while continuing to provide community-level economic development support.	Existing resources will not be redirected elsewhere The purpose of adding regional capacity is to expand the total resources available, not to shift existing Jefferson County service to another county. Expectations for each participating county and municipality will be clearly defined.

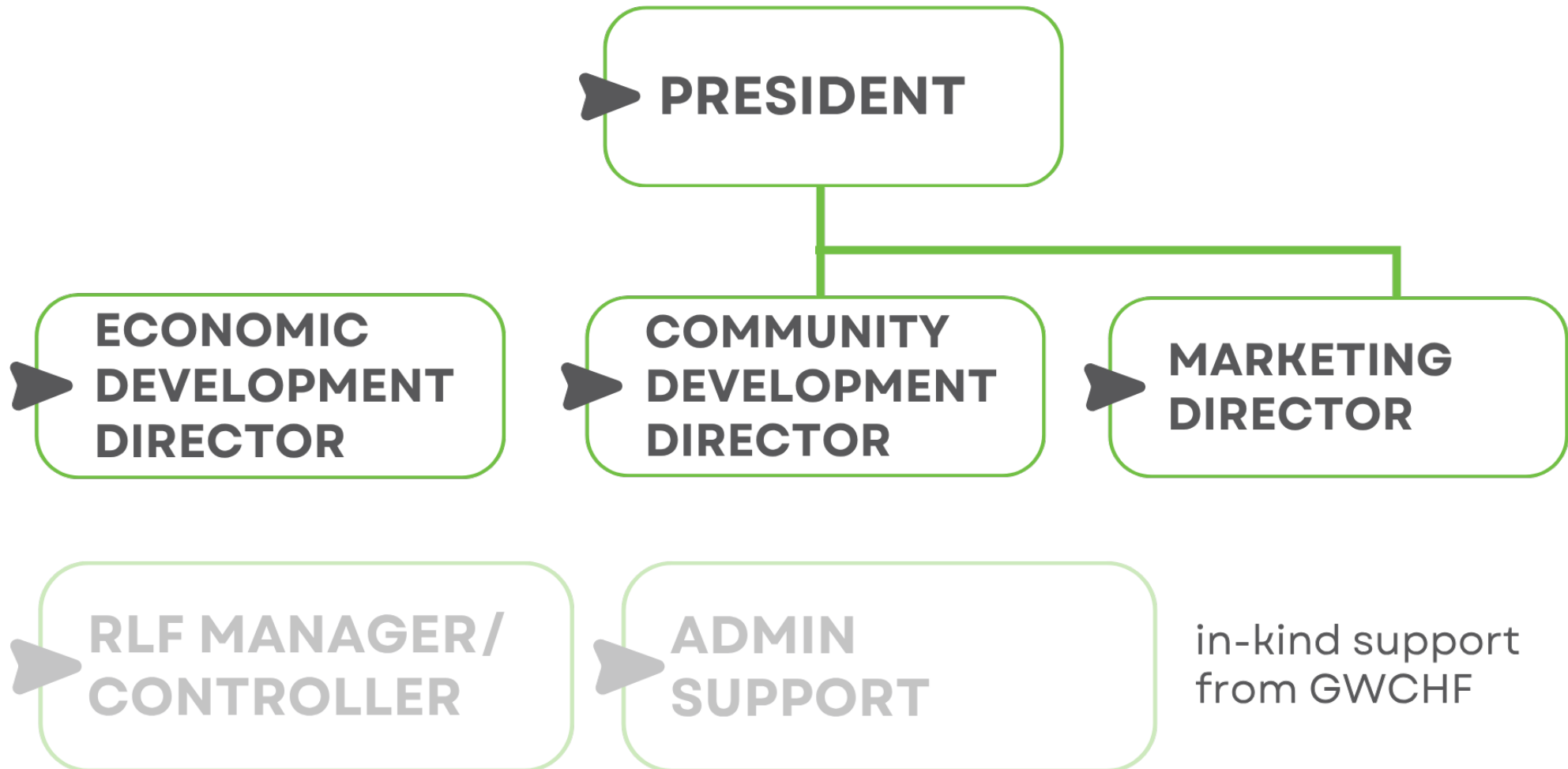
Item 1.

The goal is to change how ThriveED is supported, not why ThriveED exists

Organizational Chart: ThriveED



Staffing Structure



ThriveED Letter of Support

“This proposal is intended **to continue and strengthen the public-private partnership model** that has been highly regarded and central to ThriveED’s success over the past decade. The collaboration among municipalities, Jefferson County, private investors and economic development professionals has created shared ownership, credibility and results. **A partnership with the Foundation would add capacity and stability** to that existing model, not replace it with a different one.”

- ThriveED Board of Directors

Service Matrix

- Counties continue to participate at \$1.50 per resident.
- Municipalities participate at a reduced rate of \$1.00 per resident.
- Shift to a Fee-for-Service Model for nontraditional services.

Service Matrix

Fee for Service Options (not inclusive):

- Custom data / analysis projects
- Custom community marketing
- Custom communications
- Custom presentations / workshops
- Custom program design / implementation contracts
- Project based funding support
- Project based due diligence management (shovel ready)
- Proactive outreach & promotion
- Community specific or project specific familiarization tours
- Targeted business retention / expansion visits
- Grant writing / reporting

Decision Points

- Municipal resolution
- Formal dissolution of JCEDC
- New governance model

Questions?



Common Council Meeting

Whitewater Municipal Building Community Room,
312 West Whitewater St., Whitewater, WI 53190
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AGENDA

MINUTES

CALL TO ORDER

Council President Singer called the meeting to order at 6:00pm.

ROLL CALL

PRESENT

Council President Patrick Singer
Councilmember Michael Smith
Councilmember Steven Sahyun
Councilmember Brian Schanen
Councilmember Neil Hicks
Councilmember Gavin Kelleher
Councilmember Orin Artsmith

City Manager John Weidl

City Attorney Steven Chesebro

Public Works Director Brad Marquardt
City Clerk Heather Boehm

PLEDGE OF ALLEGIANCE

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Motion to approve the agenda made by Councilmember Artsmith, Seconded by Councilmember Schanen.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

CONSENT AGENDA

Items on the Consent Agenda will be approved together unless any council members requests that an item be removed for individual consideration.

Motion to approve the consent agenda with adding items #11, #14 and #17 made by Councilmember Artsmith, Seconded by Councilmember Hicks.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

1. Approval of Common Council meeting minutes from July 21, 2026, August 4, 2026 and August 18, 2026.
2. Library Board of Trustees meeting minutes from July 20, 2026.
3. Alcohol Licensing Committee meeting minutes from June 2, 2026.
4. Finance Committee meeting minutes from July 28, 2026.
5. Update on additional trash receptacles.
6. City of Whitewater Anti-virus Software renewal.
7. Collaboration with UW-Whitewater and Lakes Advisory Committee/Parks & Recreation Department for Methods in Lakes Management Course.

CITY MANAGER REPORT

8. City Manager Report.

City Manager Weidl gave his bi-monthly update of City events and accomplishments, including reports from the following departments: Public Works, IT, Police, Fire & EMS, Library, Community Development, Parks & Recreation, Human Resources.

9. Proclamation - Brain Aneurysm Awareness Month

City Manager John Weidl gave a proclamation for Brain Aneurysm Awareness Month.

10. Proclamation- Suicide Prevention Month.

City Manager John Weidl gave a proclamation for Suicide Prevention Month.

STAFF REPORTS

11. Fire & EMS Staffing - **Fire Department**

12. Report addressing the claim that the City's budget has grown from \$25 to \$50 million.-
Finance

Finance Director Rachelle Blich gave an update on the City's budget growth.

HEARING OF CITIZEN COMMENTS

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Larry Kachel (457 S Buckingham Blvd) spoke about the City budget and spending.

RESOLUTION

13. **Approving applying for a Grant: Resolution 2026-R-43** Resolution to apply for a WEDC Community Development Investment Grant for project at 183-187 W Main St. -
Community Development

Motion to approve Resolution 2026-R-43 made by Councilmember Smith, Seconded by Councilmember Artsmith.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

Voting Abstaining: Councilmember Schanen

ORDINANCES

First Reading

14. **Amending Ordinance: Ordinance 2026-O-21** Ordinance amending section 12.44.020 – North-South and East-West Streets – Base Line. - **Public Works**

This item was moved to the consent agenda.

Second Reading

CONSIDERATIONS

15. Review, discuss, and direct staff regarding recommendation from Public Safety and Licensing Review Committee regarding Hemp 1848 Inc, Cigarette, Tobacco, Vape License Denial.- **City Clerk**

Motion to uphold denial made by Councilmember Smith, Seconded by Councilmember Sahyun.
Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith
16. Review, discuss, and direct staff regarding the Community Stars Gala. - **Chief of Staff**

Chief of Staff Magestro was directed by Council to try to use local business for catering options, keep it an annual event, encourage more involvement from boards and committees.

Kristine Zaballos (1133 W Walworth Ave) spoke about the Gala.
Larry Kachel (457 S Buckingham Blvd) spoke about the Gala.
17. Review, discuss, and direct staff regarding applying for State and Local Cybersecurity Grant Program.- **IT**

This item was moved to the consent agenda.
18. Review, discuss and direct staff regarding Flock Safety Contract.- **Police Department**

Police Chief Meyer gave an update on Flock.

Motion to direct PD to change to 7 days data retention with documentation from Flock made by Councilmember Schanen, Seconded by Councilmember Artsmith.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

Motion to select C & F as the policies regarding the Flock information ALPR sharing policy made by Councilmember Sahyun, Seconded by Councilmember Artsmith.

Voting Yea: Council President Singer, Councilmember Sahyun, Councilmember Schanen, Councilmember Kelleher, Councilmember Artsmith

Voting Nay: Councilmember Smith, Councilmember Hicks

Motion to select option E to narrow down the radius made by Councilmember Smith, Seconded by Councilmember Schanen.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Schanen, Councilmember Hicks

Voting Nay: Councilmember Sahyun, Councilmember Kelleher, Councilmember Artsmith

Motion to select option C for increasing audit frequency to monthly audits made by Councilmember Schanen, Seconded by Councilmember Artsmith.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

Motion to select item B for reducing the number of users made by Councilmember Schanen, Seconded by Councilmember Hicks.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

Motion to select option B at the discretion of the chief or their designee made by Councilmember Smith, Seconded by Councilmember Schanen.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

Motion to amend to direct staff to provide a monthly staff report, which could go on the consent agenda. made by Council President Singer, Seconded by Councilmember Artsmith.

Voting Yea: Council President Singer, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

Voting Nay: Councilmember Smith

Motion to refer Flock to the Public Safety and Licensing Committee with the amendment to direct staff to provide a monthly staff report made by Council President Singer, Seconded by Councilmember Artsmith.

Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

19. Councilmember Requests for Future Agenda Items or Committee items. Questions Councilmember Hicks, Sit down with Police Chief to go over current issues in the city.

FUTURE AGENDA ITEMS

20. Helmets for Scooters and E-Bikes- *Parks & Rec* - **M. Smith Q2**
21. Fire Department turnout times update.- **Artsmith December**
22. Speed/Safety on Ann Street.- **Smith Public Works Committee**
23. Polling Locations for August Primary - **Hicks September 15, 2026**
24. Whitewater Comparative Analysis. - **Finance**
25. ATV/UTV ordinance amendment.- **Hicks September**
26. Update on Food Pantry Lease- *Parks & Rec.* -**O. Artsmith October**
27. Strategic Plan Metrics - **Artsmith Q1 2027**
28. Review of Downtown Activation Initiative - **Artsmith Q3 2027**
29. Voter Turnout Improvement - **Artsmith Q2 2027**
30. Ethics Ordinance - **Singer**

CLOSED SESSION

CONSIDERATIONS**ADJOURNMENT**

Motion to adjourn at 8:12pm made by Councilmember Artsmith, Seconded by Councilmember Schanen. Voting Yea: Council President Singer, Councilmember Smith, Councilmember Sahyun, Councilmember Schanen, Councilmember Hicks, Councilmember Kelleher, Councilmember Artsmith

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Community Development Authority Board of Directors

Whitewater Municipal Building Community Room,
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Thursday, August 20, 2026 - 5:30 PM

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For organizers: Meeting options | Reset dial-in PIN

MINUTES

CALL TO ORDER

The meeting was called to order at 5:30 p.m.

ROLL CALL

PRESENT

Board Member Thayer Coburn

Board Member Jon Kachel

Board Member Kelsey Price

Board Member Christ Christon

Council Representative Michael Smith

Council Representative Orin Artsmith

ABSENT

Board Member Joseph Kromholz

CITY STAFF

Mason Becker, Community Development Director

Ashwini Rao, Economic Development Coordinator

OTHER

Holly Barnett, Stellar Vintage

Larry Kachel, 16800 West Greenfield Avenue, Suite 350, Brookfield, WI 53005

Kevin Graff, K.A Graff and Sons

CONFLICT OF INTEREST

Would any board member wish to declare any known Conflict of Interest with the items presented on today's CDA Board Agenda?

None

GOOD GOVERNANCE MANUAL

Below is a link to the City of Whitewater's Governance Manual. This document serves as our central guide for operational excellence, outlining our commitment to accountability, transparency, and strategic oversight.

<https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:752ce1fc-c064-472c-a784-75e9dd11d771>

Please feel free to refer to this manual often.

The Board and public were reminded that the City's Good Governance Manual is available as a guide to accountability, transparency, strategic oversight, and operational excellence.

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Motion made to approve the August 20, 2026 agenda as presented by Council Representative Artsmith. Seconded by Board Member Price.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Price, Board Member Christon, Council Representative Smith, Council Representative Artsmith

CONSENT AGENDA

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In response to a Board question, staff reported that the Common Council had adopted a resolution opposing proposed BECI transmission-line routes through the City boundary or planned growth areas. Staff transmitted the resolution to relevant officials and entities and planned to attend a project open house. Staff explained that the two preliminary route alternatives would affect areas associated with

inactive tax increment districts and future economic-development growth.

Motion made by Council Representative Artsmith, Seconded by Council Representative Smith.
Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Price, Board Member Christon, Council Representative Smith, Council Representative Artsmith

1. July meeting minutes
2. June/ July Financials
3. July dashboard
4. Condo viability in Whitewater
5. Jefferson St Redevelopment and Market Recap
6. Downtown Activation Initiative Status Update
7. BECI Transmission Line Project

HEARING OF CITIZEN COMMENTS

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None

CONSIDERATIONS / DISCUSSIONS / REPORTS

8. Discussion and possible action: Down Payment Assistance Loan Request.

Staff presented a request for \$25,000 in down payment assistance for the purchase of 136 N. Jefferson Street. The purchase price was reported as \$235,000. The Board discussed the property's proximity to the proposed Jefferson Street redevelopment and noted that the applicant's offer acknowledged the potential adjacent development. Staff stated that the residence was not included in the developer's current acquisition proposal.

Motion made by Council Representative Smith, Seconded by Council Representative Artsmith.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Price, Board Member Christon, Council Representative Smith, Council Representative Artsmith
9. Discussion and possible action: CDA Loan - Stellar Vintage.

Staff presented Stellar Vintage's request for a \$70,500 CDA loan as part of a larger financing package that included financing from First Citizens State Bank. The applicants intend to continue operating the retail business on the ground floor of 112 S. First Street and use the upper-floor apartment as their primary residence. Staff explained that the requested amount had increased after additional property work was identified, that the revised amount remained within an acceptable lending threshold, and that the CDA loan fund had sufficient available funds. In response to a question, the applicants stated that a suitable alternative location was not available in Whitewater and that they might relocate the business to another community if they could not purchase the building.

Motion made by Council Representative Artsmith, Seconded by Board Member Price.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Price, Board Member Christon, Council Representative Smith, Council Representative Artsmith

10. Discussion and Possible action: Eminent DC Offer to Purchase CDA-owned property located at corner of E Main St and Jefferson St.

Staff reviewed Eminent Development Corporation's offer to purchase the CDA-owned redevelopment site at the corner of E. Main and Jefferson Streets for \$1. The proposed project includes ground-floor commercial space and approximately 45 upper-floor residential units. The offer provides for a 12-month post-closing construction-commencement deadline and gives the CDA the option to reacquire the property for \$1 if construction does not begin within that period. A future development agreement and any tax increment financing assistance would return to the CDA and Common Council for separate review and approval.

Staff clarified that prior public investment in acquisition, demolition, and environmental review totaled approximately \$222,000 and could potentially be recovered over time from project-generated tax increment. Board members discussed the proposed project's housing and commercial-market assumptions, the amount of possible public assistance, and the future development-agreement process. Staff stated that the developer had indicated willingness to use a pay-as-you-go TIF structure and that a 25% assistance request would be outside the range staff would recommend. Approval of the offer would allow due diligence and project development to proceed without committing the CDA to a future assistance amount.

Motion: To approve the sale of the CDA-owned redevelopment site at E. Main and Jefferson Streets to Eminent Development Corporation under the offer-to-purchase terms presented. Motion made by Board Member Coburn, Seconded by Council Representative Artsmith.

Voting Yea: Board Member Coburn, Board Member Price, Board Member Christon, Council Representative Artsmith

Voting Nay: Council Representative Smith

Voting Abstaining: Board Member Kachel

11. Discussion and possible action: K.A Graf Offer to Purchase Lot 7B located in the Whitewater Business Park.

Staff presented K.A. Graf & Sons' offer to purchase Lot 7B in the Whitewater Business Park at \$10,000 per acre. The earthmoving and excavation business proposes one or two buildings and would bring existing jobs to Whitewater, with the potential for future employment growth. No other City financial incentives were requested. Staff noted that the Plan and Architectural Review Commission had recommended approval and the Common Council had accepted the offer.

Kevin Graf explained that the irregularly shaped parcel meets the company's space needs. The initial building would include office space and indoor storage and maintenance areas for heavy equipment, with the possibility of a second building later. During public comment on the item, a resident spoke in support of the project and its job and tax-base benefits. Staff clarified that the property is within TID 11 but that no TIF assistance is requested; added increment could help retire the district after existing obligations are paid.

Motion: To approve K.A. Graf & Sons' offer to purchase Lot 7B in the Whitewater Business Park at \$10,000 per acre. Motion made by Council Representative Smith, Seconded by Council Representative Artsmith.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Price, Board Member Christon, Council Representative Smith, Council Representative Artsmith

EXECUTIVE SESSION

Adjourn to Closed Session, TO RECONVENE, pursuant to Wisconsin Statutes 19.85(1)(e) "Deliberating or negotiating the purchasing of public properties, the investing of public funds, or conducting other specified public business, whenever competitive or bargaining reasons require a closed session. Items to be discussed:

The Board did not enter closed session because it had completed action on the K.A. Graf offer in open session.

FUTURE AGENDA ITEMS

Update on Slipstream LLC loan and case status

ADJOURNMENT

Motion made by Council Representative Artsmith, Seconded by Board Member Price.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Price, Board Member Christon, Council Representative Smith, Council Representative Artsmith



Library Board of Trustees

Whitewater Public Library, Meeting Room 2
431 West Center St., Whitewater, WI, 53190
*In Person and Virtual

Monday, August 17, 2026- 6:30 PM

Citizens are welcome (and encouraged) to join our webinar via computer, smart phone, or telephone.
Citizen participation is welcome during topic discussion periods.

Please click the link below to join the webinar:

<https://teams.microsoft.com/meet/276832670448581?p=JKhTFZ3zwLISj1bbQH>

Meeting ID: 276 832 670 448 581

Passcode: La3bU7NJ

Telephone: +1 (929) 229-5663

Please note that although every effort will be made to provide for virtual participation, unforeseen technical difficulties may prevent this, in which case the meeting may still proceed as long as there is a quorum.

MINUTES

CALL TO ORDER at 6:30pm

ROLL CALL

Present: Kelly Davis, Elizabeth Miller, Steven Sahyun, Kathy Retzke, Tara McKenzie-Peotter, Camden Harlan, Doug Anderson

Not Present: Kathy Retzke

Library Staff Present: Diane Jaroch (Director) and Sarah French (Assistant Director)

APPROVAL OF AGENDA

A Board member can choose to remove an item from the agenda or rearrange its order; however, introducing new items to the agenda is not allowed. Any proposed changes require a motion, a second, and approval from the Board to be implemented. The agenda shall be approved at each meeting even if no changes are being made at that meeting.

Tara McKenzie-Peotter motioned to approve, Doug Anderson seconded, and the motion passed unanimously.

CONSENT AGENDA

Items on the Consent Agenda will be approved together unless any Board member requests that an item be removed for individual consideration.

Camden Harlan motioned to approve, Tara McKenzie-Peotter seconded, and the motion passed unanimously.

1. Approval of the minutes of the July 20, 2026 meeting
2. Approval of Payment of Invoices for July 2026
3. Acknowledgement of Receipt of July 2026 Statistical report
4. Acknowledgement of Receipt of Financial reports
5. Acknowledgement of Receipt of July 2026 Treasurer's reports

HEARING OF CITIZEN COMMENTS

No formal Board action will be taken during this meeting although issues raised may become a part of a future agenda. Participants are allotted a three-minute speaking period. Specific items listed on the agenda may not be discussed at this time; however, citizens are invited to speak to those specific issues at the time the Board discusses that particular item.

No citizens present for comment.

To make a comment during this period, or any agenda item: On a computer or handheld device, locate the controls on your computer to raise your hand. You may need to move your mouse to see these controls. On a traditional telephone, dial *6 to unmute your phone and dial *9 to raise your hand.

OLD BUSINESS

6. Library Building general update

Replacement of roof delayed by architect, waiting for numbers from Miron.

Flooring in meeting rooms is getting marked up. Diane has noted that for the architect.

7. Assignment of Trustees to the Evaluation Committee

Kelly Davis nominated Tara McKenzie-Peotter to serve on the Evaluation Committee, Doug Anderson seconded, and the motion passed unanimously.

NEW BUSINESS

8. Board education trustee training video: Bylaws Organizing the Board for Effective Action

Doug will look at the Board Constitution and Bylaws between now and September's meeting and report back to the board on any he thinks need further review.

9. Board education: Summer Reading Program wrap up

The teen volunteers were immensely helpful to library staff. This is a program they plan to continue next summer!

10. Review and approval of the updated Staff Sick Leave Policy.

Camden motioned to approve the updated Staff Sick Leave Policy, and Tara McKenzie-Peotter seconded the motion. The motion passed unanimously.

CONSIDERATIONS / DISCUSSIONS / REPORTS

11. Library Director report and budget update

Last Friday, the City Gala was held at the library, great feedback from attendees on the size of the venue.

Budget: Diane Jaroch and Kelly Davis attended the City finance meeting on July 28.

12. Staff reports
13. Board reports

CONFIRMATION OF NEXT MEETING: Monday, September 21st at 6:30 pm at Whitewater Public Library

ADJOURNMENT at 7:00pm

Doug Anderson motioned to adjourn, and Elizabeth Miller seconded the motion. The motion passed unanimously.

Anyone requiring special arrangements is asked to call the library (262-473-0530) at least 72 hours prior.



Finance Committee Meeting

Cravath Lakefront room 2nd floor 312 West
Whitewater Str, Whitewater, WI, 53190 *In Person
and Virtual

Tuesday, August 25, 2026 - 5:00 PM

Citizens are welcome (and encouraged) to join our webinar via computer, smart phone, or telephone.
Citizen participation is welcome during topic discussion periods.

Please note that although every effort will be made to provide for virtual participation, unforeseen technical difficulties may prevent this, in which case the meeting may still proceed as long as there is a quorum. Should you wish to make a comment in this situation, you are welcome to call this number: (262) 473-0108.

AGENDA

CALL TO ORDER

The meeting was called to order by Brian Schanen at 5:00 p.m.

ROLL CALL

Present: Brian Schanen and Patrick Singer. Absent: Gavin Kelleher

Additional Attendees: Rachelle Blitch, Director of Finance; Cris Crane, IT Tech; Troy Seyfert, Director of IT; Mason Becker, Economic Development Director; Jeremiah Thomas, Comptroller; and Diane Jaroch, Library Director.

CONSENT AGENDA

Items on the Consent Agenda will be approved together unless any committee member requests that an item be removed for individual consideration.

1. July 28, 2026 Finance Committee Meeting Minutes

Motion to approve the consent agenda made by Patrick Singer, Seconded by Brian Schanen.

Voting Yes: Brian Schanen and Patrick Singer. Voting No: None.

HEARING OF CITIZEN COMMENTS

No formal Committee action will be taken during this meeting although issues raised may become a part of a future agenda. Participants are allotted a three minute speaking period. Specific items listed on the agenda may not be discussed at this time; however, citizens are invited to speak to those specific issues at the time the Committee discusses that particular item.

To make a comment during this period, or during any agenda item: On a computer or handheld device, locate the controls on your computer to raise your hand. You may need to move your mouse to see these controls. On a traditional telephone, dial *6 to unmute your phone and dial *9 to raise your hand.

CONSIDERATIONS / DISCUSSIONS / REPORTS

2. Discussion and update on the stabilization of the Library's budget
3. Discussion and possible action to recommend approval of the Starin Park fiber extension quote from WIN Technologies for \$35,000 to Common Council.

Motion to recommend approval for WIN Technologies for the fiber extension to Common Council made by Patrick Singer, Seconded by Brian Schanen.

Voting Yes: Brian Schanen and Patrick Singer. Voting No: None.

4. Discussion and possible action to recommend the approval of the antivirus/endpoint quote from CrowdStrike for \$34,136 to Common Council

Motion to recommend the approval of CrowdStrike to Common Council made by Patrick Singer, Seconded by Brian Schanen.

Voting Yes: Brian Schanen and Patrick Singer. Voting No: None.

5. Review and Possible Action: Proposal for Updated Housing Study by Tracy Cross & Associates - Community Development Department
6. Discussion and Review of the Capital Improvement Policy's Final Draft
7. Review of the Proposed 2027 Budget Timeline and selection of dates for Finance Committee Budget Review Meetings
8. Discussion and update on the Fire/EMS Department's Fund Balance Policy

FUTURE AGENDA ITEMS

ADJOURNMENT

Motion to adjourn made by Patrick Singer, Seconded by Brian Schanen.

Voting Yes: Brian Schanen and Patrick Singer. Voting No: None.

The meeting adjourned at 6:05 p.m.

A quorum of the Common Council may be present. This notice is given to inform the public that no formal action will be taken at this meeting.

Anyone requiring special arrangements is asked to call the Office of the City Manager / City Clerk (262-473-0102) at least 72 hours prior to the meeting.

		Policy 501.04.02 Capital Improvements Program			
Owner:	Finance Director	Approving Position:	Common Council	Pages:	6
Issue Date:	10/16/2001	Revision Date:	10/6/2026	Review Date:	
Special Instructions:					

PURPOSE

The purpose of the Capital Improvement Plan (CIP) Policy is to establish a clear, consistent framework for planning, prioritizing, financing, and managing the City's capital assets in a manner that supports long-term service delivery, financial sustainability, and responsible stewardship of public resources. This policy ensures that capital investment decisions are aligned with the City's strategic goals, informed by reliable data, and developed through a transparent and collaborative process. The CIP Policy provides guidance for evaluating capital needs, determining funding strategies, and maintaining the City's infrastructure in accordance with Government Finance Officers Association (GFOA) best practices.

A capital project is a major, non-recurring investment in a physical asset that supports the delivery of public services and has a useful life of ***at least five years***. Capital projects typically involve the acquisition, construction, expansion, renovation, or major repair of City infrastructure, buildings, equipment, technology systems, or other long-term assets.

To qualify as a capital project under this policy, an expenditure should generally:

- Exceed the City's established capital cost threshold of \$10,000
- Create a new asset, extend the useful life of an existing asset, or significantly enhance its capacity or functionality
- Require planning, design, or engineering, or involve multiple phases or funding years
- Be included in the City's multi-year Capital Improvement Plan (CIP)

Examples include street reconstruction, facility construction or renovation, major park improvements, fleet replacement cycles, utility system upgrades, and large-scale technology replacements.

Funding Philosophy

The City will use a balanced and strategic approach to financing capital projects that supports long-term financial sustainability, maintains stable tax and utility rates, and aligns with Government

Capital Improvements Program

Finance Officers Association (GFOA) best practices. Funding decisions will consider project type, useful life, cost, urgency, and the City's overall financial capacity.

Use of Sinking Funds (Pay-As-You-Go Financing)

Sinking funds will be used to finance capital projects that are lower in cost, recurring in nature, or have a shorter useful life. Pay-as-you-go funding reduces reliance on debt, minimizes interest costs, and promotes long-term financial discipline. Projects are generally appropriate for sinking fund financing when they meet one or more of the following criteria:

- The project has a useful life of less than the term of typical debt (generally under 10 years).
- The project is recurring or ongoing, such as equipment replacement cycles, technology upgrades, or routine infrastructure maintenance.
- The project cost is modest and can be reasonably absorbed within annual budget capacity or planned reserve contributions.
- The City seeks to avoid interest costs or maintain flexibility in future debt capacity.
- The project can be anticipated and saved for in advance through annual sinking fund contributions.

This approach aligns with GFOA's recommendation to use pay-as-you-go financing for shorter-lived assets and to maintain reserves for predictable capital needs.

Use of Bonding (Debt Financing)

Bonding will be used for major capital projects that provide long-term community benefit and have a useful life that extends well beyond the term of the debt. Debt financing spreads the cost of large investments over the generations of taxpayers who will benefit from the asset. Projects are generally appropriate for bonding when they meet one or more of the following criteria:

- The project has a long useful life (typically 10–30 years).
- The project represents a significant, non-recurring investment, such as new facilities, major infrastructure reconstruction, or system expansions.
- The project cost exceeds the City's ability to fund through annual revenues or reserves without causing rate or tax instability.
- The project is urgent or time-sensitive, and delaying it to accumulate sinking funds would increase costs or create service risks.
- The project supports intergenerational equity, ensuring that future users share in the cost of long-term assets.

This approach aligns with GFOA's guidance to match the financing term to the asset's useful life and to use debt strategically for large, long-lived capital investments.

Balancing Pay-As-You-Go and Debt Financing

The City will maintain a balanced capital financing strategy that:

- Preserves debt capacity for major infrastructure needs

Capital Improvements Program

- Uses sinking funds to reduce long-term borrowing costs
- Avoids deferring maintenance that leads to higher future expenses
- Promotes predictable and stable tax and utility rates
- Ensures that capital planning supports long-term financial sustainability

The City will regularly evaluate its mix of pay-as-you-go and debt financing as part of the annual CIP and budget process, consistent with GFOA best practices.

CIP Time Horizon

The City will maintain a rolling multiyear Capital Improvement Plan covering a minimum of five years, consistent with GFOA best practices for long-range capital planning. The CIP will identify anticipated capital needs, planned project schedules, and projected funding sources over the planning horizon. While the first year of the CIP will represent the capital budget to be formally adopted by the Common Council, the remaining years will serve as a long-term planning tool and will be updated annually to reflect evolving priorities, financial capacity, and asset condition data.

The CIP time horizon will:

- Provide a forward-looking view of infrastructure needs to support long-term service delivery
- Allow for coordinated planning across departments and utilities
- Support forecasting of debt levels, sinking fund requirements, and operating impacts
- Ensure that major projects are evaluated in the context of the City's long-term financial sustainability

Departments will review and update their capital needs annually, and the Finance Director will coordinate the development of the full CIP for Council consideration.

Project Priority Criteria

To ensure that capital investments are aligned with community needs, financial capacity, and strategic goals, the City will evaluate and prioritize projects using a consistent set of criteria. Projects that have completed necessary planning, design, permitting, or land acquisition and can be implemented within the CIP timeframe. Projects will be ranked based on their relative importance, urgency, and impact. Priority criteria include, but are not limited to:

1. Legal or Regulatory Mandates

Projects required to comply with federal, state, or local laws, court orders, safety regulations, or environmental standards.

2. Asset Preservation and Risk Mitigation

Projects that address failing infrastructure, safety hazards, or risks that could lead to service disruption, liability exposure, or higher future costs if deferred.

3. Financial Impact and Cost-Effectiveness

Capital Improvements Program

Projects that reduce long-term operating costs, leverage grants or external funding, or demonstrate strong lifecycle value.

4. Community Benefit and Equity

Projects that improve quality of life, support underserved areas, or advance equitable access to City services and infrastructure.

5. Service Level Improvement or Capacity Expansion

Projects that enhance service delivery, improve operational efficiency, or expand capacity to meet growing community needs.

The City may use a scoring matrix or tiered ranking system to support transparent and consistent prioritization.

Priority		Purpose	
1	Mandated/Immediate	1	Safety & Compliance
2	Critical need/obligated within 12 months	2	Existing equipment/Facility is obsolete
3	Preventative need/Public benefit/1-2 years	3	Replace end of life equipment
4	Improvement benefit/Desired want/2-3 years	4	Creates efficiencies/Operational cost savings
5	Maintain/Public Want/ 3+ years	5	Improve policies/procedures
		6	Expanded/New Program or service

Financial Guardrails

To maintain long-term financial stability and ensure responsible stewardship of public resources, the City will adhere to the following financial guardrails when developing and implementing the CIP:

1. Debt Capacity Limits

The City will monitor and manage its debt levels to remain within established policy limits, including ratios related to debt service as a percentage of expenditures, statutory debt limits, and credit rating agency benchmarks.

2. Pay-As-You-Go Funding Targets

The City will maintain adequate sinking funds and annual contributions to support recurring capital needs and reduce reliance on debt for short-lived assets.

3. Operating Budget Impact Analysis

All capital projects will include an assessment of future operating and maintenance costs. Projects will not be advanced unless the City can reasonably support the ongoing financial impact.

4. Lifecycle Cost Consideration

Project evaluation will incorporate total cost of ownership, including design, construction, operations, maintenance, and eventual replacement or decommissioning.

5. Use of One-Time Revenues

One-time revenues (e.g., fund balance, land sale proceeds, grants) will be used for one-time capital investments and not for ongoing operating costs.

6. Preservation of Reserves

Capital Improvements Program

The City will maintain adequate general fund and utility reserves to protect against economic volatility and unforeseen capital needs. CIP decisions will not compromise required reserve levels.

7. Grant and External Funding Management

Projects relying on grants or external funding must have confirmed or reasonably expected funding commitments before inclusion in the adopted CIP. If a project included in the borrowing plan is contingent upon grant funding and that grant is not awarded, the budgeted borrowing authority will be reallocated to the highest-ranked eligible project for which the available funding is sufficient.

8. Avoidance of Deferred Maintenance

The City will prioritize maintenance and replacement of existing assets to avoid higher long-term costs and service degradation.

Annual CIP Process and Committee/Council Role

The City shall maintain a formal annual Capital Improvement Plan (CIP) process to guide long-term planning, prioritization, and financing of capital projects. The CIP will cover a minimum five-year planning horizon and will be updated each year as part of the budget process.

Departments are responsible for submitting complete project proposals, including scope, justification, cost estimates, operating impacts, and potential funding sources.

The **Finance Committee** plays a central role in the CIP process by:

- Reviewing the proposed CIP and ensuring alignment with strategic goals, comprehensive plans, and financial policies.
- Evaluating project prioritization, funding strategies, and long-term affordability.
- Holding public meetings to consider staff recommendations and community input.
- Recommend the adoption of the CIP to Common Council, which authorizes the planning framework but does not constitute a funding commitment.

The **Common Council** plays a central role in the CIP process by:

- Adopting the CIP by way of a budget resolution, and
- Approving annual appropriations and any associated borrowing required to implement the first year of the CIP.

Adoption of the CIP serves as a policy guide for future capital planning and financial decision-making.

Public Engagement Expectations

The City is committed to ensuring that the CIP process is transparent, accessible, and responsive to community needs. Public engagement shall be incorporated into the CIP process in the following ways:

Capital Improvements Program

- **Public Notice and Access:** The draft CIP shall be made available to the public in advance of Council deliberations through the City’s website and other communication channels.
- **Public Meetings:** The City shall provide opportunities for public comment during Council and committee meetings where the CIP is discussed.
- **Community Input:** Departments are encouraged to seek community feedback on major capital projects, particularly those with significant neighborhood, environmental, or financial impacts.
- **Clear Communication:** CIP documents shall be written in a clear, understandable format, including project descriptions, timelines, funding sources, and anticipated operating impacts.
- **Equity Consideration:** Public engagement efforts should strive to include diverse community voices and ensure equitable access to information.

Public input will be considered in project prioritization and funding decisions but does not guarantee project inclusion.

Reporting and Monitoring Requirements

To ensure accountability, transparency, and effective project delivery, the City shall maintain ongoing reporting and monitoring of CIP projects:

- **Quarterly Reporting:** Staff shall provide quarterly updates to the Common Council summarizing project status/percentage of completion, expenditures to date, any schedule changes, or any emerging issues.
- **Annual CIP Review:** As part of the annual budget process, staff shall present a comprehensive review of the prior year’s CIP performance, including completed projects, cost variances, and lessons learned.
- **Financial Monitoring:** The Finance Department shall track capital project budgets, funding sources, and remaining balances, ensuring compliance with adopted appropriations and financial policies.
- **Project Management Oversight:** Departments are responsible for monitoring project progress, managing contracts, and reporting delays or scope changes. Significant deviations from the approved plan must be reported to the City Manager and Council.
- **Public Transparency:** Updated project information, including timelines and financial summaries, shall be made available to the public through the City’s website or other communication platforms.
- **Post-Project Evaluation:** Upon completion of major projects, staff may prepare a close-out report summarizing final costs, schedule performance, and operational impacts.

These reporting requirements ensure that the CIP remains a living document and that the City maintains strong stewardship of public resources.

COMMERICAL (Current)		COMMERICAL	
Base Fee	\$105.00	Base Fee	\$105.00
New Commercial-Multi-Family	\$0.28 per square foot	New Commercial-Multi-Family	\$0.28 per square foot
Remodels Additions and Alterations	\$0.28 per square foot	Remodels Additions and Alterations	\$0.28 per square foot
Early Start Commercial	\$160.00	Early Start Commercial	\$160.00
Commercial Raze/Demolition Permit	\$100.00	Commercial Raze/Demolition Permit	\$100.00
Moving Commercial Building Permit	\$375.00	Moving Commercial Building Permit	\$375.00
Moving Commercial Accessory Structure Permit	\$50.00	Moving Commercial Accessory Structure Permit	\$50.00

Commercial Building Permit Deck	\$0.28 per square foot	Commercial Building Permit Deck	\$0.28 per square foot
Commercial Building Permit Above Ground Pools, Inground Pools, Spas and Hot tubs	\$75.00 plus zoning	Commercial Building Permit Above Ground Pools, Inground Pools, Spas and Hot tubs	\$75.00 plus zoning
Commercial Building Permit Accessory Structure-Shed, Detached Garage	\$0.28 per square foot plus zoning & plan review	Commercial Building Permit Accessory Structure-Shed, Detached Garage	\$0.28 per square foot plus zoning & plan review
Commercial Building Permit Siding, Windows and Reroof	\$90.00 plus \$0.28 per square foot	Commercial Building Permit Siding, Windows and Reroof	\$90.00 plus \$0.28 per square foot
Occupancy Permit	\$115.00 per unit	Occupancy Permit	\$115.00 per unit

Temporary Occupancy	\$100 per building	Temporary Occupancy	\$100 per building
Failure to Obtain Occupancy	\$250.00 per parcel	Failure to Obtain Occupancy	\$250.00 per parcel
Reinspection Fees	\$90.00	Reinspection Fees	\$90.00
Special Inspection	\$75.00	Special Inspection	\$75.00
Failure to Call for Required Inspection	\$100.00	Failure to Call for Required Inspection	\$100.00
Building Permit Renewal/Extension	\$200/3 months limit 2/project	Building Permit Renewal/Extension	\$200/3 months limit 2/project
Plan Review Primary	\$160.00	Plan Review Primary	\$160.00
Plan Review Addition/Remodels/Accessory Structure	\$80.00	Plan Review Addition/Remodels/Accessory Structure	\$80.00
Sewer and Water Connection Fee	\$1,824.00		
COMMERICAL ELECTRIC		COMMERICAL ELECTRIC	
Commercial Electric Base Fee	\$90.00	Commercial Electric Base Fee	\$90.00
New Construction, Remodel, Additions	\$85.00 (Up to 1,000 square feet)	New Construction, Remodel, Additions	\$85.00 (Up to 1,000 square feet)
	\$103.00 (1,001 to 2,000 square feet)		\$103.00 (1,001 to 2,000 square feet)

	\$180.00 (2,001 to 4,200 square feet)		\$180.00 (2,001 to 4,200 square feet)
	\$220.00 (4,201 to 6,000 square feet)		\$220.00 (4,201 to 6,000 square feet)
	\$340.00 (6,000 to 8,000 square feet)		\$340.00 (6,001 to 8,000 square feet)
	\$380 plus \$0.28 per additional 1,000 sq. ft (over 8,001 square feet)		\$380 plus \$0.28 per additional 1,000 sq. ft (over 8,001 square feet)
Fire Alarm	\$40.00	Fire Alarm	\$40.00
Temporary Service	\$75.00 plus \$20.00/100 amps over 200 amps	Temporary Service	\$75.00 plus \$20.00/100 amps over 200 amps
Permanent Service	\$75.00 plus \$20.00/100 amps over 200	Permanent Service	\$75.00 plus \$20.00/100 amps over 200
Service Upgrade/Rewire	\$75.00 plus \$20.00/100 amps over 200	Service Upgrade/Rewire	\$75.00 plus \$20.00/100 amps over 200
Generator Transfer Switch	\$100.00	Generator Transfer Switch	\$100.00
		Failure to Call for Required Inspections	\$100.00
COMMERICAL PLUMBING		COMMERICAL PLUMBING	
Base Fee	\$70.00	Base Fee	\$90.00
New Commercial Construction	\$0.28 per square foot plus laterals	New Commercial Construction	\$0.15 per square foot plus laterals up to 100,000 sq ft and 0.09 per square foot over 100,001 sq ft
Remodel, Addition and Alterations	Base plus fixtures	Remodel, Addition and Alterations	\$0.15 per square foot plus base fee and fixtures
Sanitary Building Sewer	\$50.00	Sanitary Building Sewer	\$50.00
Over 100 (addtl per ft)	\$0.35	Over 100 (addtl per ft)	\$0.35
Storm Building Sewer	\$50.00	Storm Building Sewer	\$50.00
Over 100 ft (addtl per ft.)	\$0.35	Over 100 ft (addtl per ft.)	\$0.35
Manholes/Catch Basins	\$50.00	Manholes/Catch Basins	\$50.00

Water Services	\$50.00	Water Services	\$50.00
Over 100 ft (addtl per ft)	\$0.35	Over 100 ft (addtl per ft)	\$0.35
Fire Sprinkler Systems	\$0.28 per square foot	Fire Sprinkler Systems	\$0.28 per linear foot of pipe
Sink/Dishwasher, Disposal Replacement	\$7.00	Sink/Dishwasher, Disposal Replacement	\$7.00
Water Heater/Water Softener Replacement	\$7.00	Water Heater/Water Softener Replacement	\$7.00
Bath/Shower Replacement	\$7.00	Bath/Shower Replacement	\$7.00
Sanitary Building Sewer	\$50.00	Sanitary Building Sewer	\$50.00
		Failure to Call for Required Inspections	\$100.00
COMMERICAL HVAC		COMMERICAL HVAC	
Base Fee	\$70.00	Base Fee	\$90.00
New Commercial	\$0.28 per square foot	New Commercial	\$0.15 per square foot up to 100,000 sq ft and 0.09 per square foot over 100,001 sq ft
Remodel, Addition and Alterations	Minimum \$45.00 plus \$0.28 per square foot	Remodel, Addition and Alterations	\$0.15 per square foot
A/C and Furnace Replacement	\$30.00	A/C and Furnace Replacement	\$30.00
Electric Baseboard or permanently installed wall unit replacement	\$20.00 each	Electric Baseboard or permanently installed wall unit replacement	\$20.00 each
		Ventilation Hood/Exhaust	\$200 per unit
		Hanging Heater Units	\$60.00 per unit for replacement
		Failure to Call for Required Inspections	\$100.00
COMMERICAL ZONING		COMMERICAL ZONING	
Commercial New	\$175.00	Commercial New	\$175.00
Commercial Accessory Structure Remodel and Alteration	\$105.00	Commercial Accessory Structure Remodel and Alteration	\$105.00
Commercial Deck, Swimming Pool, Shed	\$85.00	Commercial Deck, Swimming Pool, Shed	\$85.00

Commercial Specialty (Cell towers, solar and windmills)	\$300.00 plus applicable Electrical permits	Commercial Specialty (Cell towers, solar and windmills)	\$300.00 plus applicable Electrical permits
Driveway Expansions and Fences	\$80.00	Driveway Expansions and Fences	\$80.00
DPW PERMITS		DPW PERMITS	
Sewer Connections (New/Additional)	\$1,824 per estimated use of each 275 gallons per day	Sewer Connections (New/Additional)	\$1,824 per estimated use of each 275 gallons per day
Water Connection:	Time and Materials with a minimum of \$300.00	Water Connection:	Time and Materials with a minimum of \$300.00
Storm Sewer Connections	4" to 6" \$60.00	Storm Sewer Connections	4" to 6" \$60.00
	Over 6" \$60.00 plus 6.00 per additional 2"		Over 6" \$60.00 plus 6.00 per additional 2"
*Money held for 1 year; \$250.00 may be returned if the owner/contractor has completely restored the site and the City has no bills against project.			
Excavation Fee	Public Right of Way (other than street) \$300.00*	Excavation Fee	Public Right of Way (other than street) \$300.00*
** Monday held for 2 years; \$400.00 may be returned if the owner/contractor has completely restored the site and the City has no bills against project.			
	Public Right of Way (street area) Blacktop \$450.00**		Public Right of Way (street area) Blacktop \$450.00**
***Money held for 2 years; \$550.00 may be returned if the owner/contractor has completely restored the site and the City has no bills against project.			
	Public Right of Way (street area) Concrete \$600.00 ***		Public Right of Way (street area) Concrete \$600.00 ***
		NEW RESIDENTIAL DEVELOPMENT PARKLAND FEES	
		Land Acquisition Fee	\$386.73 per unit
		Development Fee	\$913.61 per unit
RESIDENTIAL		RESIDENTIAL	
Base Fee	\$67.00	Base Fee	\$67.00
New Residential Building Permit	\$0.60 per square foot	New Residential Building Permit	\$0.60 per square foot

Additions, Alterations and Remodels Building Permit	\$0.60 per square foot	Additions, Alterations and Remodels Building Permit	\$0.60 per square foot
Early Start Residential	\$75.00	Early Start Residential	\$100.00
Residential Raze/Demolition Permit	\$64.00	Residential Raze/Demolition Permit	\$100.00
Moving Residential Building permit	\$292.00	Moving Residential Building permit	\$292.00
Moving Residential Accessory Structure	\$50.00	Moving Residential Accessory Structure	\$50.00
Residential Building Permit Deck	\$0.60 per square foot plus zoning	Residential Building Permit Deck	\$0.60 per square foot plus zoning
Residential Building Permit Above Ground Pools, Inground Pools, Spas and Hot tubs	\$75.00 plus zoning	Residential Building Permit Above Ground Pools, Inground Pools, Spas and Hot tubs	\$75.00 plus zoning
Residential Building Permit Accessory Structure-Shed-Detached Garage	\$0.60 per square foot plus zoning	Residential Building Permit Accessory Structure-Shed-Detached Garage	\$0.60 per square foot plus zoning
Residential Building Permit Siding, Windows and Reroof	\$40.00	Residential Building Permit Siding, Windows and Reroof	\$40.00
Wisconsin Uniform Building Seal	\$35.00	Wisconsin Uniform Building Seal	\$40.00
Occupancy Permit	\$75.00 per dwelling unit	Occupancy Permit	\$75.00 per dwelling unit
Temporary Occupancy	\$70.00	Temporary Occupancy	\$70.00
Failure to Obtain Occupancy	\$250.00 per parcel	Failure to Obtain Occupancy	\$250.00 per parcel
Reinspection Fees	\$50.00	Reinspection Fees	\$50.00
Special Inspection	\$75.00	Special Inspection	\$75.00
Building Permit Renewal/Extension	\$100/3 month limit 1/project	Building Permit Renewal/Extension	\$150/6 month limit 1/project
Plan Review Primary	\$160.00	Plan Review Primary	\$160.00
Plan Review Addition/Remodels/Accessory Structure	\$80.00	Plan Review Addition/Remodels/Accessory Structure	\$80.00
Sewer and Water Connection Fee	\$1,824.00	Failure to Call for required Inspections	\$50.00
RESIDENTIAL ELECTRIC		RESIDENTIAL ELECTRIC	
Base Fee	\$40.00	Base Fee	\$50.00
New Residential, Additions, Remodels	\$65.00 (Up to 1,000 square feet)	New Residential, Additions, Remodels	\$65.00 (Up to 1,000 square feet)
	\$100.00 (1,001 to 2,000 square feet)		\$100.00 (1,001 to 2,000 square feet)

	\$160.00 (2,001 to 4,200 square feet)		\$160.00 (2,001 to 4,200 square feet)
	\$200.00 (4,201 to 6,000 square feet)		\$200.00 (4,201 to 6,000 square feet)
			\$280.00 (6,001 to 8,000 square feet)
Permanent Service	\$50.00 plus 10.00 over 200 amps	Permanent Service	\$50.00 plus 10.00 over 200 amps
Temporary Service	\$50.00	Temporary Service	\$50.00
Service Upgrade/Rewire	\$65.00	Service Upgrade/Rewire	\$65.00
Generator Transfer Switch	\$75.00	Generator Transfer Switch	\$75.00
Pools, Spas and Hot tubs	\$45.00	Pools, Spas and Hot tubs	\$45.00
		Failure to Call for required Inspections	\$50.00
RESIDENTIAL PLUMBING		RESIDENTIAL PLUMBING	
Base Fee	\$45.00	Base Fee	\$50.00
New Construction	\$0.12 per square foot plus laterals and water service	New Construction	Base plus \$0.12 per square foot plus laterals and water service
Remodel/Alterations	Base plus \$0.12 per square foot	Remodel/Alterations	Base plus \$0.12 per square foot
Water Heater	\$7.00	Water Heater	\$7.00
Sanitary Building Sewer	\$50.00	Sanitary Building Sewer	\$55.00
Over 100 ft (addtl per ft.)	\$0.35	Over 100 ft (addtl per ft.)	\$0.35
Storm Building Sewer	\$50.00	Storm Building Sewer	\$55.00
Over 100 ft (addtl per ft.)	\$0.35	Over 100 ft (addtl per ft.)	\$0.35
Manholes/Catch Basins	\$50.00	Manholes/Catch Basins	\$50.00
Water Services	\$50.00	Water Services	\$55.00
Over 100 ft (addtl per ft)	\$0.35	Over 100 ft (addtl per ft)	\$0.35
Fire Sprinkler Systems	\$0.12 per square foot	Fire Sprinkler Systems	\$0.12 per linear foot of pipe
Grease Traps	\$30.00	Grease Traps	\$30.00
		Failure to Obtain required Inspections	\$50.00
RESIDENTIAL HVAC		RESIDENTIAL HVAC	

Base Fee	\$45.00	Base Fee	\$50.00
New Residential	\$0.12 per square foot	New Residential	Base plus \$0.12 per square foot
Remodels, Additions and Alterations	Base	Remodels, Additions and Alterations	Base plus \$0.12 per square foot
A/C Replacement	\$28.00 each	A/C Replacement	\$28.00 each
Furnace Replacement	\$28.00 each	Furnace Replacement	\$28.00 each
Electric Baseboard or permanently installed wall units (new or Replacement)	\$28.00 each	Electric Baseboard or permanently installed wall units (new or Replacement)	\$28.00 each
Fireplace & Wood Burning Stove	28.00 each	Fireplace & Wood Burning Stove	28.00 each
		Failure to Call for required Inspections	\$50.00
RESIDENTIAL ZONING		RESIDENTIAL ZONING	
Residential New	\$135.00	Residential New	\$135.00
Residential Accessory Structure Remodel and Alteration	\$75.00	Residential Accessory Structure Remodel and Alteration	\$75.00
Residential Deck, Swimming Pool, Shed, Fence and Driveway Expansion	\$50.00	Residential Deck, Swimming Pool, Shed, Fence and Driveway Expansion	\$50.00
DPW PERMITS		DPW PERMITS	
Sewer Connections (New/Additional)	\$1,824 per family dwelling unit.	Sewer Connections (New/Additional)	\$1,824 per family dwelling unit.
	\$1368 per multiple family dwelling without individual laundry facilities		\$1368 per multiple family dwelling without individual laundry facilities
Water Connection:	Time and Materials with a minimum of \$300.00	Water Connection:	Time and Materials with a minimum of \$300.00
Storm Sewer Connections	4" to 6" \$60.00	Storm Sewer Connections	4" to 6" \$60.00
	Over 6" \$60.00 plus 6.00 per additional 2"		Over 6" \$60.00 plus 6.00 per additional 2"
*Money held for 1 year; \$250.00 may be returned if the owner/contractor has completely restored the site and the City has no bills against project.			
Excavation Fee	Public Right of Way (other than street) \$300.00*	Excavation Fee	Public Right of Way (other than street) \$300.00*

** Monday held for 2 years; \$400.00 may be returned if the owner/contractor has completely restored the site and the City has no bills against project.			
	Public Right of Way (street area) Blacktop \$450.00**		Public Right of Way (street area) Blacktop \$450.00**
***Money held for 2 years; \$550.00 may be returned if the owner/contractor has completely restored the site and the City has no bills against project.			
	Public Right of Way (street area) Concrete \$600.00 ***		Public Right of Way (street area) Concrete \$600.00 ***
		NEW RESIDENTIAL DEVELOPMENT PARKLAND FEES	
		Land Acquisition Fee	\$386.73 per unit
		Development Fee	\$913.61 per unit
ZONING FEES		ZONING FEES	
Certified Survey Map (CSM) under 5 lots	\$200.00 + \$10.00 per lot	Certified Survey Map (CSM) under 5 lots	\$200.00 + \$10.00 per lot
Conditional Use Permit	\$275.00	Conditional Use Permit	\$275.00
Zoning Map Change	\$400.00	Zoning Map Change	\$400.00
Annexation	\$500.00	Annexation	\$500.00
Site Plan Review	\$150.00 plus \$0.05 per square foot	Comprehensive Plan Change	\$500.00
Preliminary Plat	175	Site Plan Review	\$150.00 plus \$0.05 per square foot
Final Plat	\$225.00	Preliminary Plat	\$175.00
Extra-territorial Certified Survey Map under 5 lots	\$200.00 + \$10.00 per lot	Final Plat	\$225.00
Planned Unit Development	\$500.00	Extra-territorial Certified Survey Map under 5 lots	\$200.00 + \$10.00 per lot
Joint Rezone and Certified Survey Map	\$500.00 + \$10.00 per lot	Planned Unit Development	\$500.00
Joint Conditional Use and Certified Survey Map	\$500.00 + \$10.00 per lot	Joint Rezone and Certified Survey Map	\$500.00 + \$10.00 per lot

Joint Conditional Use and Site Plan Review	\$350.00 + \$0.05 per sq. ft.	Joint Conditional Use and Certified Survey Map	\$500.00 + \$10.00 per lot
Zoning Board of Appeals	\$300.00	Joint Conditional Use and Site Plan Review	\$350.00 + \$0.05 per sq. ft.
Telecommunication Towers and Antennas	\$300.00	Zoning Board of Appeals	\$300.00
Project Concept Review	\$150.00	Telecommunication Towers and Antennas	\$300.00
	AMOUNT	Project Concept Review	\$150.00
SIGNAGE			AMOUNT
Base	\$125.00	SIGNAGE	
New/Replacement	\$55.00 per sign	Base	\$125.00
OTHER PERMITS		New/Replacement	\$55.00 per sign
Bee Keeping Permit	75	OTHER PERMITS	
Chicken Coop Permit	75	Bee Keeping Permit	\$75.00
		Chicken Coop Permit	\$75.00
		ZONING VERIFICATION	
		Written Letter	\$50.00



Common Council Agenda Item

Meeting Date: October 6, 2026

Agenda Item: Permit Fees

Staff Contact (name, email, phone): Llana Dostie, Zoning Specialist

BACKGROUND

(Enter the who, what when, where, why)

Staff reviewed the City's current fee schedule against fee schedules from neighboring municipalities to determine whether changes to the City's current fee structure are warranted.

Overall, staff found that the fee schedule approved in 2023 remains generally relevant and appropriate. However, the review identified several areas where adjustments would help bring the City's fees more closely in line with those charged by neighboring municipalities.

In general, the City's fees tend to be above the lower end of the fees charged by neighboring communities, but remain below the higher end of the range. Staff believes this places the City in a reasonable and competitive position while still allowing the City to recover a portion of the costs associated with providing various services.

The review also identified several services and activities that are not currently addressed in the City's fee schedule. Proposed additions would establish fees for these items and ensure that the City is consistently capturing applicable administrative and service-related costs.

Staff is therefore recommending targeted amendments to the current fee schedule rather than a comprehensive restructuring. The proposed changes would maintain the portions of the 2023 fee schedule that remain appropriate while updating specific fees and adding fees where gaps were identified.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

Common Council August 2023 approval of current fee schedule

Finance Committee September 22, 2026 recommended to Council

FINANCIAL IMPACT

(If none, state N/A)

Any adjustments that are made will affect revenues collected by the department.

STAFF RECOMMENDATION

Staff recommends approval of the updated Permit Fee Schedules to ensure the City's permit fees remain current, accurately reflect administrative and review costs, and are consistent with comparable municipalities. The updated schedules also address permit and service areas that are not currently captured in the City's fee structure.

ATTACHMENT(S) INCLUDED

(If none, state N/A)

Permit Comparison Spreadsheet





Construction Projects:

- **Jefferson Street:** Storm sewer work is wrapping up. The contractor will be starting to remove the remaining street items in preparation of building the street.
- **Universal Water Main:** Curb and gutter has been replaced and the gravel has been fine graded with asphalt schedule for the week of October 5.
- **Universal/Technology:** The binder has been placed in areas where the full depth asphalt removal occurred. The contractor still needs to mill off 2 inches of the existing asphalt and place the surface layer of asphalt.
- **Lakeview and Amber:** The binder course of asphalt has been placed. The contractor is scheduled to place the surface layer of asphalt during the week of October 5.
- **Wisconsin Street:** The street has been pulverized and shaped. The contractor is scheduled to place the binder layer of asphalt during the week of October 5.

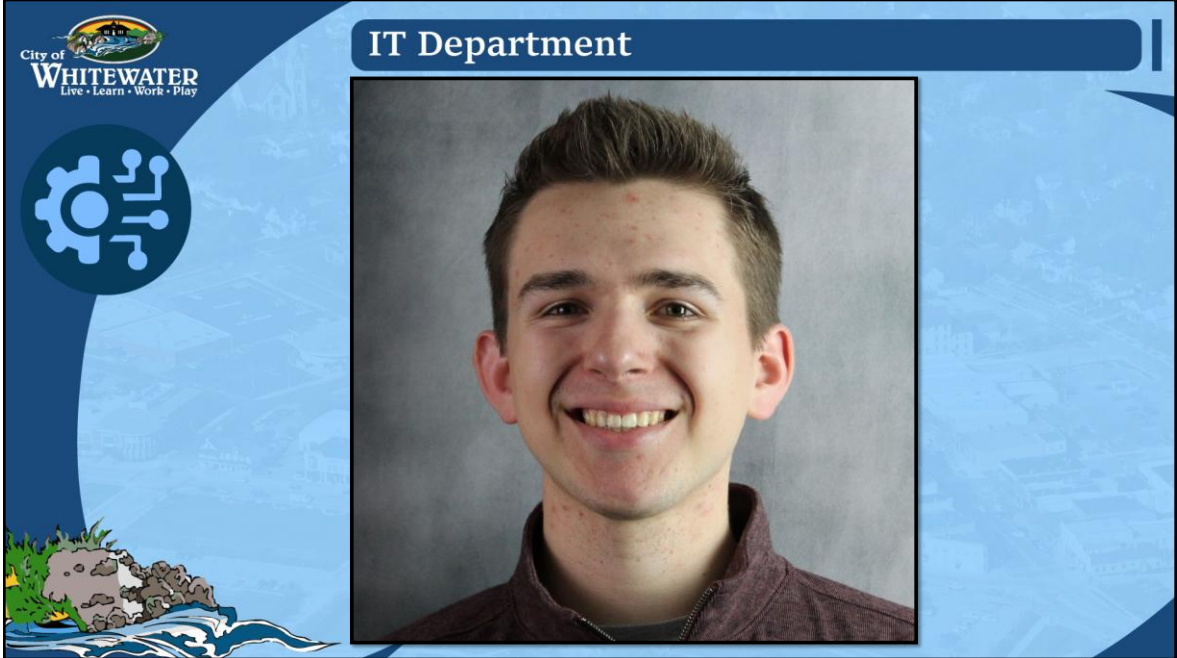
The Rock River Storm Group had their annual clean up event on September 26. In Whitewater, approximately 40 volunteers showed up to help clean up the Cravath Lakefront Park, the drainage ditch on Ann Street and other areas

in the downtown. (pictured above)

In the Street Department, staff helped with the Discover Whitewater Run by providing barricades for the event and the Food Truck Fest with providing additional garbage bins and picnic tables. Other work included maintenance of the compost piles, maintenance at playgrounds, concrete prep and installation, removing hanging baskets, storm sewer work, and tree trimming.

In the Water Department, the leak study was completed by a third party with minimal leaks found. Staff worked on required water valve exercising and turning, worked with a contractor who was installing a water hammer arrestor at Fairhaven and worked with the contractor installing water main on the Moraine View Multifamily project. Staff are down to 2 large meters to be tested in house. And on the residential meter replacement project, the remaining house has had their water shut-off for not responding.

In the Wastewater Department staff is continuing with required permit sampling. Staff is also formulating a plan to do smoke testing with collection pipes that enter the Fremont lift station and the Beach (Trippe Lake Park) lift station. These two lift stations are impacted by rain events very quickly suggesting there are inflow issues rather than infiltration issues.



Highlights

On September 22, Andrew Swartz completed Wisconsin Cyber Response Team training in River Falls. Administered by Wisconsin Emergency Management (WEM), the CRT is an all-volunteer task force dedicated strictly to supporting public sector entities, state and local government organizations, non-profits, and critical infrastructure. This provides Andrew the opportunity to not only assist other organizations but also be on the front lines of cyber related issues to assist in protecting the City of Whitewater. Congratulations Andrew!



Highlights

All sworn staff completed Taser recertification training.

Walworth County agencies with Flock cameras met to discuss their departments' use of Flock and the outlook moving forward. Details will be included in the monthly Flock update.

All sworn staff completed gas mask fit testing throughout the week at the Whitewater Wisconsin National Guard Armory. Special thanks to the staff there for their time and assistance.

An on-site update meeting was held at the Evidence/Training garage. Construction is on schedule and we anticipate the project to be completed at the end of October.

The interview panel was composed of representatives from HR, PD and UW-Whitewater PD.

Dispatch Hiring Process: Two applicants are moving into the background investigation phase of the process.

Officer Hiring Process: Applications are due Friday, October 9th. The application can be found on the city website.

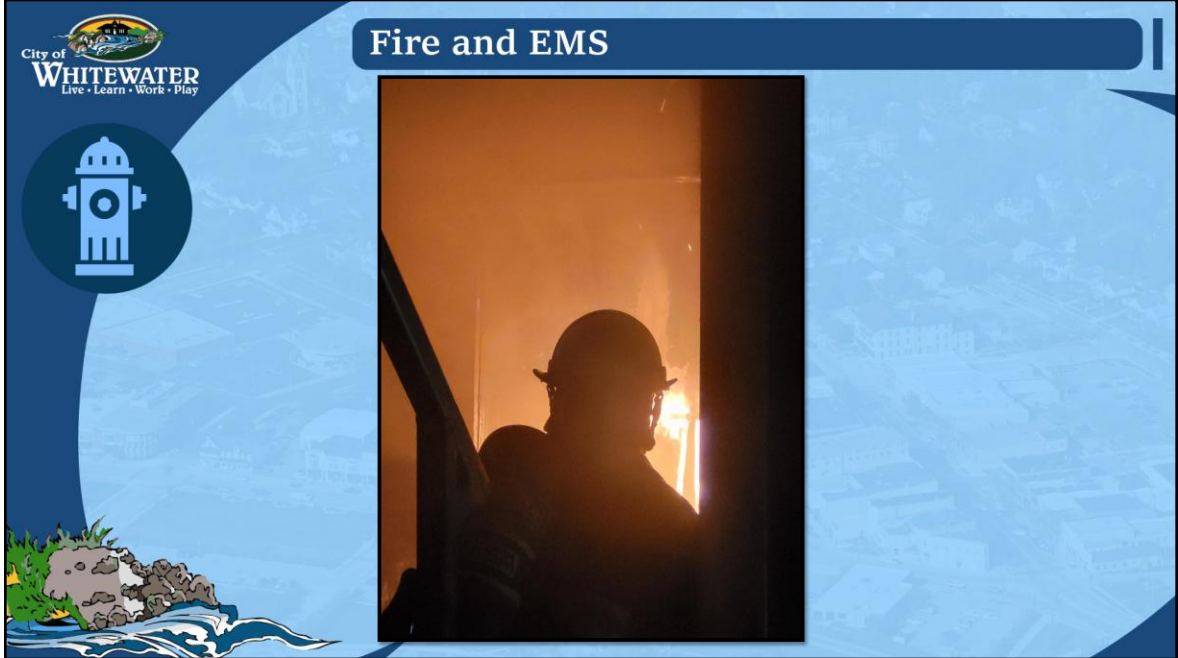
Details-

Thursday, September 24th = Captain Taft assisted in delivering Meals on Wheels for local residents with Becky Magestro.

PD staff conducted an on-site visit at the Waukesha County Communications Center to learn more about their use of Aurelian AI-assisted dispatch.

The bi-monthly PD supervisory staff meeting was held.

PD staff attended Washington Elementary's "Pick a Day, Come and Play" event.



- **Highlights-*Highlights***
On Friday, September 11th Tower Ladder 1250 was set up as a memorial for the 25th anniversary of 9/11
- Sunday, September 13th was the Annual Pancake Breakfast. An estimated 600 residents attended the event.
- WFD staff provided CPR training for City staff over multiple days.
- Staff attended a train the trainer training with for the new training facility. The first live fire was conducted during this training. (picture above)
- Sunday, September 27th Mutual Aid with an ambulance was provided to Lagrange for a medical call.
- On Tuesday, September 29th at 19:06 Ambulance 121 responded to a medical call. At 19:12 an All Call was paged out for a motor vehicle accident with injuries involving farm equipment in Lima Township. Engine 121, Ambulance 122 & 123, along with Battalion 12 responded to the incident. At 19:36 another All Call was paged for an activated CO alarm in

the City. With no available resources remaining, Engine 121 cleared the scene of the motor vehicle accident and responded to the CO alarm with an 11-minute response time.

- **Sunday, September 20th staff provided EMS stand by for the Discover Whitewater race.**

Details-

Monday, September 14th Chief Freeman and Chief of Staff Becky Magestro delivered Meals on Wheel to seniors for Fairhaven.

Thursday, September 10th AC Dion attended the Walworth Co ECAC meeting as the department EMS represent.

Saturday, September 12th AC Dion attended MABAS 103 HazMat training in Lagrange.

Saturday, September 12th 2 staff members staffed an Ambulance for the UW football game.

Wednesday, September 16th 2 staff members attended MABAS 103 Dive training in Lake Geneva.

Wednesday, September 16th AC Dion attended Jefferson Co Chiefs/MABAS 118 meeting in Jefferson.

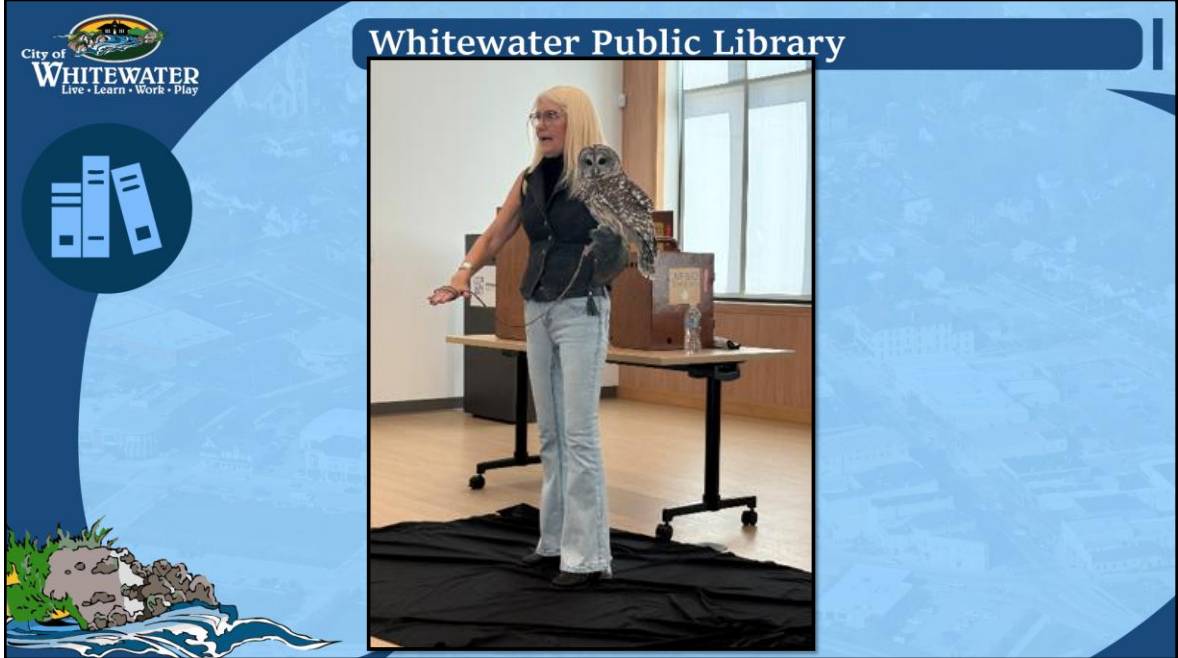
staff attended the monthly EMS training. This month's topic was signs, symptoms and treatment for COPD and CHF.

Tuesday, September 29th staff provided CPR training for City staff.

Staff provided fire extinguisher training for LaValle Industries.

AC Dion attended Jefferson Co EMS funding listening session in Watertown

Staff attended a block party at the Living Word Fellowship Church.



Highlights

On September 28 we had 70 people attend the Hoo's Woods program where people got to meet and learn about live raptors.

The library has new Explore Passes. We are working with The Young to offer tickets to their family shows starting in October. They will be donating 4, 4-packs of tickets for each show.

We are partnering UW-Whitewater Art Education students for a three-part teen art workshop series where participants develop an original artwork from an initial sketch into a finished acrylic painting. The first session was held on September 29.

Details-

All library staff have successfully completed CPR training for 2026.

The library is now partnering with both the League of Women Voters and Urban Rural Action to offer civics programing for the community.

A metal detector has been added to our Library of Things collection for patrons to check out.



Highlights

- **Summerset Marine Construction groundbreaking:** The City recently participated in the official groundbreaking for the Summerset Marine Construction product, located along Innovation Drive. Representatives from Lifetime Manufacturing, their construction partners, Thrive ED, WCEDA, First Citizens State Bank, and UW-Whitewater were all in attendance. Vertical construction is well underway, and final occupancy of the building is currently expected in Spring 2027. When completed, the project will add approximately \$15 million in value to TID #10 and also completes the Whitewater University Technology Park that was originally started over 15 years ago.
- **Housing Market Study Update RFP:** The Community Development Department recently released a Request for Proposals to conduct an update to the City's Housing Market Study, which was last done in 2023. The selected firm will be tasked with re-evaluating the City's current and future housing needs, for both owner-occupied and rental housing. Additionally, three identified sites for potential residential development

will also be evaluated. Recommendation on a firm from the RFP will likely be brought to the Common Council in December, following staff review.

- **Downtown Activation Initiative Open House:** There will be a public Open House to discuss the Downtown Activation Initiative this coming Thursday, October 8th. Event will begin at 8:30 AM at the Whitewater Area Chamber of Commerce office at 402 W Main Street. All are welcome to stop in and find out more about this program, geared toward beautifying and activating the downtown. Additionally, planning is well underway for Ghoul's Night Out, which will be held on October 29th, 4 PM – 7 PM. This will include a "trunk or treat" along First Street, which will be temporarily closed for the event, along with decorations. Additionally, several downtown merchants are offering fall themed food and drink specials, and there will be a skeleton decorating contest among participating retailers. All are invited to come downtown on October 29th and join in on the fun.



- **Highlights**

Maddi Recob(RE- cub) and Kevin Boehm attended the National Recreation and Park Association in Philadelphia last week with lots of great ideas shared by industry professionals to bring back to Whitewater.

- **Parks and recreation held its first Cornhole League having 6 teams participating**
- **Food Truck Fest was held Saturday, September 26th at Cravath Lakefront Park 11am-6pm. The event saw 500-550 people and welcomed 14 delicious food trucks.**

Details

Baile Folklorico: Baile Folklórico program begins October 20! This fun cultural dance program is open to both youth and adults, and no prior experience is needed. Classes run weekly through Thanksgiving—come learn, dance, and have fun!

Youth Basketball: Our Co-Ed Youth Basketball program starts November 7! Kids in K-3rd grade will learn dribbling, ball handling, shooting, and scrimmaging in a

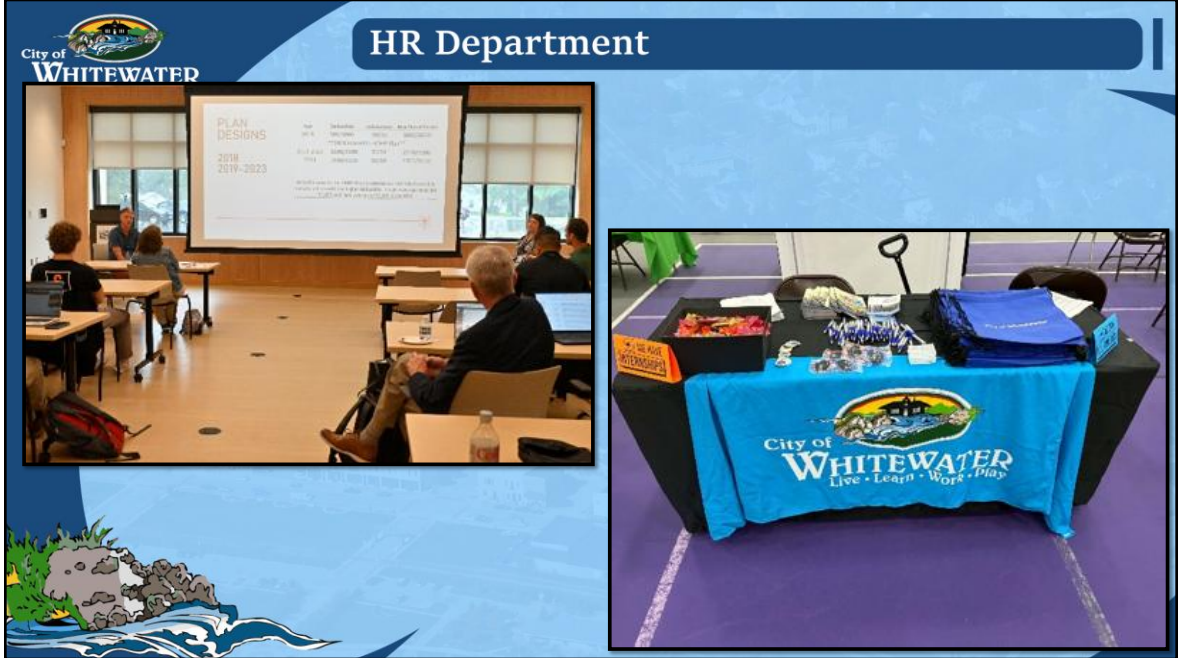
fun environment. Games/practices are Saturday mornings at Lincoln Elementary Gym through December 19. Registration is open now!

WAFC Track Club: Our WAFC Track Club is a great way to stay active this season! Open to ages 8+, the club meets on select Saturdays from 9:00–10:30 AM at the Whitewater High School Track & Football Field. WAFC members are FREE and non-members are \$30 per quarter. Check the WAFC Fitness Calendar for dates!

WAFC Swim Lessons: Our next session of Swimming Lessons begins November 3! Weekday and weekend classes are available for all skill levels, with supportive instructors helping swimmers build confidence in the water step by step.

Registration is open now! www.wwparks.org

Moonlight Lake Paddle: Our Moonlight on Cravath Community Paddle is coming up October 24! Join us for a beautiful evening paddle on Cravath Lake from 5:30–7:00 PM. Bring your kayak or canoe, decorate it with lights and glow sticks, and enjoy the lake after dark! FREE event, but pre-registration is required. A limited number of canoes are available



Highlights

- HR and Finance staff had the opportunity to present at the Self Fund Health Mini Summit on September 17, 2026, at the Whitewater Public Library. The session, “A Strategic Approach to Self-Funding,” brought together area municipalities and school districts to discuss self-funded health insurance, including its benefits, challenges, and lessons learned. The City shared an in-depth look at our own self-funding journey—from why we made the change and the challenges we have encountered to what we have learned and where we are today. (Pictured above)
- HR staff also participated in the UW-Whitewater Internship & Career Fair on September 30, 2026, at the Williams Center Fieldhouse. The event brought together approximately 174 employers, including businesses, municipalities, counties, school districts, and other organizations.
- In addition to connecting with students and promoting career opportunities with the City, staff learned an important recruiting lesson: single-serve mac and cheese and ramen noodles are apparently a very effective way to draw college students to your table! (Pictured above).



Upcoming events

Reach out to our Parks Department or wwparks.org for more info

CO-ED YOUTH BASKETBALL- K- 3RD GRADE- starting November 7th

Track Club- Saturdays

Moonlight on Cravath- October 24th

Baile Folklorico- Starting October 20th.

Ghouls night out- October 29th 4:00-7:00 on 1st street

Trick or Treat- Saturday, October 31st 4:00-7:00



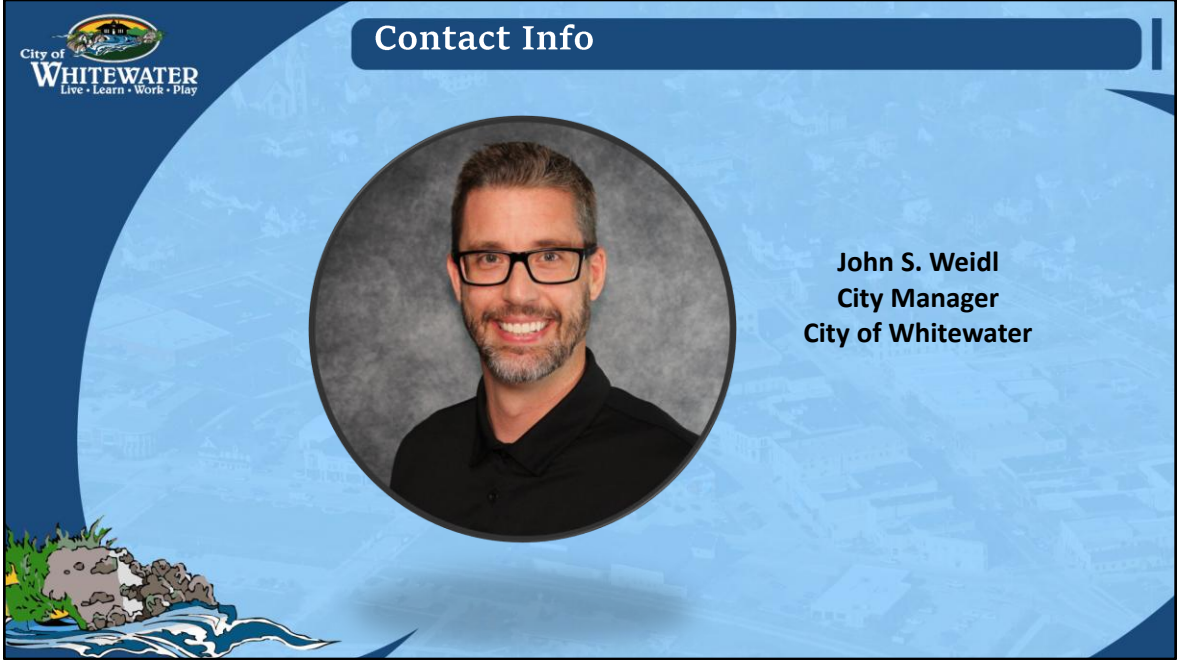
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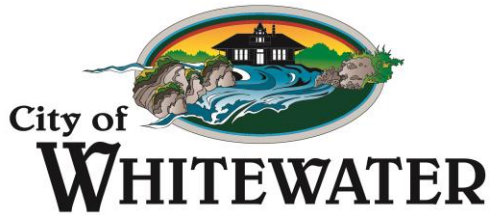
For Questions or concerns:
Becky Magestro
Chief of Staff
262-473-0101
bmagestro@whitewater-wi.gov



For questions or concerns- reach out to Becky Magestro, Chief of Staff, 262-473-0101 or bmagestro@whitewater-wi.gov



As always, I am John Weidl, City Manager of Whitewater.



Proclamation

WHEREAS, the white cane, which every blind citizen of the City of Whitewater has the right to carry, demonstrates and symbolizes the ability to achieve a full and independent life and the capacity to work productively in competitive employment; and

WHEREAS, the white cane, by allowing every blind person to move freely and safely from place to place, makes it possible for the blind to fully participate in and contribute to our society and to live the lives they want; and

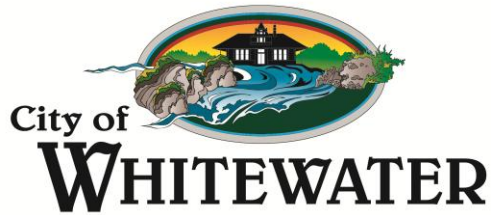
WHEREAS, every citizen should be aware that the law requires that motorists and cyclists exercise appropriate caution when approaching a blind person carrying a white cane; and

WHEREAS, Wisconsin law also calls upon employers, both public and private, to be aware of and utilize the employment skills of our blind citizens by recognizing their worth as individuals and their productive capacities; and

WHEREAS, the State of Wisconsin, through its public agencies and with the cooperative assistance of the City of Whitewater, can and should facilitate the expansion of employment opportunities for and greater acceptance of blind persons in the competitive labor market:

NOW, THEREFORE, I, John Weidl, City Manager for the City of Whitewater, do hereby proclaim
October 15, 2026 as WHITE CANE AWARENESS DAY

John Weidl, City Manager



Proclamation

WHEREAS, walking is an important form of transportation, recreation, and physical activity that contributes to the health, vitality, and quality of life of the Whitewater community; and

WHEREAS, pedestrians of all ages and abilities rely on safe streets, sidewalks, crosswalks, and intersections to travel to schools, businesses, parks, workplaces, neighborhoods, and community destinations; and

WHEREAS, drivers, pedestrians, bicyclists, and other roadway users all share responsibility for creating a safe transportation environment by remaining attentive, following traffic laws, and respecting one another; and

WHEREAS, increased awareness and education can help prevent pedestrian-related crashes, injuries, and fatalities and encourage safer behaviors throughout our community; and

WHEREAS, the City of Whitewater is committed to promoting safe, accessible, and connected transportation options and fostering a vibrant, engaged, and welcoming community where residents and visitors can travel safely; and

WHEREAS, Pedestrian Safety Month provides an opportunity to remind motorists to slow down, remain alert, eliminate distractions, and yield to pedestrians, while encouraging pedestrians to use designated crossings and remain visible and attentive;

NOW, THEREFORE, BE IT RESOLVED, the City of Whitewater hereby proclaims October 2026 as Pedestrian Safety Month and encourages all residents, students, visitors, and motorists to do their part to make Whitewater's streets safer for everyone.

Dated this 6th day of October 2026.

John Weidl, City Manager



PROCLAMATION

HISPANIC HERITAGE MONTH

WHEREAS, Hispanic Heritage Month is an opportunity to recognize the histories, cultures, and contributions of our residents whose roots came from Spain, Mexico, the Caribbean, Africa, Central and South America, and many tracing their heritage from the original indigenous peoples of Latin America; and

WHEREAS, the observation began in 1968 as Hispanic Heritage Week under President Lyndon B. Johnson, but was expanded by President Ronald Reagan to cover a 30-day period and enacted into federal law on August 17, 1988, calling upon public officials, educators, librarians, and all the people of the United States to observe this time with ceremonies, activities, and programs; and

WHEREAS, the 2025 U.S. Census estimates that slightly over 10% of Whitewater's population are Hispanic or Latinx residents; and

WHEREAS, 41.6% of the students in the Whitewater Unified School District identify as Hispanic; and

WHEREAS, 10.9% of the students at the University of Whitewater, Wisconsin, identify as Hispanic; and

WHEREAS, the City of Whitewater joins the rest of the nation in recognizing the unique and vital role in our economy, workforce, education, and faith communities these Hispanic and Latinx residents contribute.

NOW, THEREFORE, I, John Weidl, City Manager for the City of Whitewater, proclaims September 15, 2026, through October 15, 2026, as Hispanic Heritage Month in the City of Whitewater and encourages residents to observe this month with the theme "Collective Heritage: Honoring the Past, Inspiring the Future;" recognize the significant achievements of the Hispanic community in the economic and political industries; and celebrate the success and contributions of Hispanic Americans.

Presented this 6th day of October 2026.

John S. Weidl

City Manager for the City of Whitewater



City Council Meeting Agenda Item

Meeting Date:	October 6, 2026
Agenda Item:	Update on Food Pantry Lease.
Staff Contact (name, email, phone):	Kevin Boehm, kboehm@whitewater-wi.gov , 262-473-0122

BACKGROUND

(Enter the who, what when, where, why)

The City of Whitewater and the Whitewater Food Pantry have been working to identify a long-term solution for the Food Pantry's continued use of space within the Whitewater Armory.

At the April 21, 2026 Common Council meeting, Council directed staff to continue evaluating occupancy of the proposed first-floor location, including the development of associated costs and policy considerations, and to return the item for further consideration no later than the second Council meeting in June.

At the May 20, 2026 Park and Recreation Board meeting, Board members requested additional time to further evaluate the Food Pantry's space requirements, utility needs, and potential solutions to concerns that had been raised. The intent was to develop a solution that addressed the operational needs of the Food Pantry while also considering the City's use and management of the Armory.

A subcommittee of the Park and Recreation Board subsequently met with representatives of the Food Pantry and other interested parties on June 23 and July 20, 2026. Through these meetings, the parties reviewed the Food Pantry's space and operational needs and worked toward an agreement that would allow the Food Pantry to continue serving the community while reducing the financial burden of the elevator repairs for the City.

As a result of those discussions, the City and Food Pantry reached an agreement regarding the Food Pantry's future occupancy of the first floor of the Armory.

On September 16, 2026 a formal lease agreement was executed and signed by both the Whitewater Food Pantry and the City of Whitewater.

LEASE AGREEMENT

The lease will become effective January 1, 2027, and has an initial term of five years with an option to renew.

Major provisions of the agreement include:

- Annual lease payment of \$1.00.
- Use of the kitchen and designated smaller storage areas on the first floor of the Armory.
- Ability to utilize the main common area of the first floor in conjunction with Food Pantry operations.
- On the three identified dates each year when additional space is needed, the Food Pantry will be permitted to utilize additional space within the building in accordance with the lease agreement.

- The Food Pantry is required to maintain liability insurance, naming the City of Whitewater as an additional insured in the amount of \$2,000,000. The required insurance coverage has been secured.
- The Food Pantry will be responsible for the actual electrical costs associated with operation of the Food Pantry.
- City staff will assist the Food Pantry with relocating its operations to the first floor of the Armory in preparation for the January 1, 2027, effective date.

The agreement provides the Food Pantry with dedicated space necessary for its ongoing operations while allowing the City to retain use of the larger portions of the Armory for recreation programs, community activities, and other municipal purposes.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

April 21, 2026 – Common Council: Council directed staff to continue evaluating occupancy of the proposed first-floor location, including associated costs and policy considerations, and return the matter for further consideration.

May 20, 2026 – Park and Recreation Board: The Park and Recreation Board requested additional time to evaluate space requirements, utility needs, and potential solutions to concerns raised regarding the proposed arrangement.

June 23 and July 20, 2026 – Park Board Subcommittee: The Park Board subcommittee met with representatives of the Food Pantry and other interested parties to review operational needs, space requirements, utilities, building use, and potential solutions. These discussions resulted in an agreed-upon framework for the Food Pantry's future use of the Armory.

September 16, 2026: A formal five-year lease agreement between the City of Whitewater and the Whitewater Food Pantry was executed by both parties.

FINANCIAL IMPACT

(If none, state N/A)

N/A

STAFF RECOMMENDATION

This item is being presented to the Common Council as an update regarding the completion of the Food Pantry lease agreement and the resolution of the space and operational issues previously discussed by the Common Council and Park and Recreation Board.

The lease becomes effective January 1, 2027, and City staff will work with the Food Pantry to complete the relocation to the first floor of the Armory.

Staff will also continue working with the City Attorney's Office to develop consistent standards and guidelines for future lease agreements involving City-owned property. This will help establish a more uniform approach to items such as insurance requirements, utilities, maintenance responsibilities, terms of use, lease duration, and other provisions that should be considered when the City enters into lease agreements with outside organizations.

ATTACHMENT(S) INCLUDED (If none, state N/A)
--

Copy of executed lease agreement

LEASE
BETWEEN THE
CITY OF WHITEWATER

AND
WHITEWATER COMMUNITY FOOD PANTRY

This Lease is entered into by and between the City of Whitewater, a Wisconsin Municipal Corporation , (hereinafter at times referred to as the City or Landlord), and **Whitewater Community Food Pantry**, an entity whose expected business activities of **operating a food pantry** are determined to be consistent with the operation of the Whitewater Armory located in the City of Whitewater, Walworth County, Wisconsin, and more particularly described below.

Therefore, based upon the mutual covenants contained herein, THE PARTIES AGREE AS FOLLOWS:

ARTICLE 1
GRANT AND TERM

1.1 **Premises.** In consideration of the rents, terms, and agreements to be performed and observed by Tenant, Landlord rents to Tenant and Tenant rents from Landlord the below described property, "Premises", as follows: Tenant shall have exclusive use of the Kitchen, the storage area located immediately outside of the Kitchen, and two small storage areas located off the foyer area of the Armory. During food drives and Thanksgiving basket preparation and distribution, additional space within the building will be made available to Tenant as needed. During such activities, Tenant shall be permitted to use the elevator. The City of Whitewater shall remove the cabinetry from the Kitchen, provide the necessary electrical outlets, and assist with moving the appliances from the existing space to the Kitchen of the Whitewater Armory located at 146 West North Street.

1.2 **Common Areas.** In addition to the above, Tenant and its employees, agents, customers and invitees, shall have the nonexclusive right, in common with Lessor and all others to whom Lessor has or may hereafter grant rights, to additional access to, but not have exclusive use of, the ball storage area solely for the purpose of accessing the slop sink, mop, bucket, and related custodial equipment. Tenant shall also have nonexclusive use of the foyer area during food distribution for the setup of tables. However, such use shall not impede access to or egress from the building or impede access to any other functions, areas, or activities within the Armory. The foyer area must be cleaned and cleared of all tables and other furnishings at the end of each day, and tables or other furnishings may not be stored or kept in the foyer area. Tenant shall be provided access to one bulletin board in the foyer area, and Tenant's postings shall be limited to that designated bulletin board. Taping of postings to the walls is prohibited, and Tenant shall not use any other bulletin boards within the building.

1.3 **Other Common Areas.** In addition, Tenant shall also have the nonexclusive right to use other areas and facilities of common benefit to the tenants and occupants such as the parking lot, and restrooms. Except as otherwise provided for herein, Landlord shall operate, manage, equip, light, insure, repair and maintain the Other Common Areas for their intended purpose in such manner as Landlord shall in its sole discretion determine, and may from time to time change the size, location and nature of any Other Common Areas, and may make installations therein, and alter, move and remove the same, and Landlord shall not

be subject to liability therefore, nor shall Tenant be entitled to any compensation, or diminution or abatement of rent, nor shall any such action be deemed an actual or constructive eviction of Tenant. Landlord reserves the right to make changes to the Other Common Areas and the layout of the Other Common Areas, including the construction of additional buildings and any other improvements therein and to place signs on the Center and to change the name, number or designation by which the Center is commonly known. Landlord shall provide parking to allow Tenant to use at least 3 on-site parking spaces per day, and sufficient on site and/or street parking to accommodate tenant's occasional need for additional parking spaces.

1.4 Original Term. The original term of this Lease shall be one year and begin on January 1, 2027 and shall end on December 31, 2032, at 12:00 midnight, unless otherwise terminated earlier hereunder.

1.5 Use. It is understood that Tenant shall use the leased premises for the operation of food pantry. Tenant shall not conduct any other business operations on the leased premises without the prior written consent of Landlord.

1.6 Surrender of Premises. At the expiration or any termination of this Lease, Tenant shall, without notice or demand, surrender the Premises in the same condition as at the commencement of the term, reasonable wear and tear excepted, and shall surrender all keys to Landlord. Subject to the provisions of Article 3 hereof, all alterations, additions and improvements constructed by or on behalf of Tenant on the Premises and all permanent fixtures shall, upon the expiration or termination of this Lease, become the property of Landlord.

ARTICLE 2 RENT

2.1 Rent. Tenant agrees to pay rents of \$1.00 per year to the City of Whitewater on or before the 1st day of each original term.

2.2 Utilities. In addition to rent, Tenant shall be responsible for the actual cost of electricity used in the Premises. The City of Whitewater shall furnish and maintain an electrical measuring device for the Premises, which shall be read monthly to determine Tenant's electricity usage. Tenant shall be responsible only for the cost of the electricity actually used in the Premises, calculated based upon the kilowatt-hours (KW/H) recorded by the measuring device. Tenant shall pay per month the calculated amount to the City of Whitewater on or before the 1st day of each month as reimbursement for all utilities it uses.

ARTICLE 3 CONSTRUCTION AND ALTERATIONS

3.1 Fixtures and Equipment. At its own expense, Tenant may furnish and install such additional business and trade fixtures and equipment in the Premises as may be necessary or desirable for Tenant's business. Such additional fixtures and equipment shall remain the personal property of Tenant and shall be removed by Tenant at the expiration or termination of this Lease. Upon removal of such fixtures and equipment, Tenant shall restore the Premises to its condition at the beginning of this Lease, reasonable wear and tear excepted.

ARTICLE 4 MAINTENANCE, REPAIRS AND DESTRUCTION

4.1 No Warranties by Landlord. The parties acknowledge that Tenant has had, prior to its occupancy, reasonable opportunity to inspect the Premises. Tenant takes the Premises pursuant to this Lease in AS IS condition, without warranty, express or implied, by Landlord as to any aspect of the physical condition of the Premises or its suitability for the Tenant's intended use.

4.2 Maintenance and Repair by Tenant. Subject to Section 4.3 below, Tenant shall keep the premises in good condition, and shall maintain and repair the Premises at its own cost and expense. Tenant shall keep the Premises sanitary, clean and neat.

4.3 Damage or Destruction. If the Premises or any portion thereof shall be partially or wholly destroyed or damaged by fire or other casualty to the extent of less than fifty percent (50%) of the total value of the Premises as a whole, then Landlord shall promptly restore or replace the Premises to the condition existing prior to such damage or destruction, regardless of whether or not the same is covered in whole or in part by insurance then in effect, and this Lease shall continue in full force and effect and rent due hereunder shall equitably abate. Such restoration shall be commenced promptly and pursued by Landlord with reasonable diligence to completion. All insurance proceeds received by Landlord or Tenant on account of such damage or destruction shall be applied to payment of said restoration to the extent that such proceeds will pay the same, with any deficiency to be paid by Landlord and with any excess insurance proceeds to be paid to Tenant.

If the Premises or any portion thereof shall be partially or wholly destroyed or damaged by fire or other casualty to the extent of fifty percent (50%) or more (as determined by Landlord's consultant in accordance with the standards of the Construction industry) of the total value of the premises as a whole, then Landlord shall have the sole and exclusive option, after consulting with tenant, to be exercised within 30 days of the damage to either rebuild or replace the Premises or not rebuild or replace the Premises. If Landlord elects to rebuild or replace the Premises, then this Lease shall remain in full force and effect, and Landlord shall commence said rebuilding or replacement immediately following the exercise of such option and shall proceed with the same with reasonable diligence to completion. If Landlord elects to rebuild or replace the Premises, the rent due shall equitably abate. If Landlord elects not to rebuild or replace the Premises, then this Lease shall terminate upon the exercise of such option by Landlord.

ARTICLE 5 UTILITIES

5.1 Utilities. The Landlord shall promptly pay for all water, sewer, heat, light and power furnished to the Premises. Tenant shall be responsible for the actual cost of electrical usage attributable to the Premises, based on the measured kilowatt-hours (KW/H) used within the premises. The City shall furnish and maintain an electrical measuring device for the Premises, which shall be read monthly, and Tenant shall be charged for the KW/H used. The City shall be responsible for all applicable electrical service charges and other charges not directly connected to Tenant's actual KW/H usage. If Landlord fails to pay the utilities on a timely basis, Tenant may pay them and receive a credit on its next lease payment for the amount paid. Landlord shall not be liable to Tenant for any interruption in the utility service not the fault of Landlord.

Tenant shall be solely responsible for any utility not mentioned above, including but not limited to telephone, internet, or cable.

5.2 Taxes and Assessments. Landlord shall pay and discharge as they become due all taxes (with the exception of personal property taxes on Tenant's personal property), assessments (including special assessments), and payments in lieu of taxes levied, assessed, charged or imposed on or against the Premises.

ARTICLE 6 CONDUCT OF BUSINESS

6.1 Waste and Nuisance. Tenant shall comply with all applicable laws, ordinances, regulations and covenants affecting the use and occupancy of the Premises. Tenant shall not commit, or permit to be committed, any waste or nuisance on the Premises. No smoking shall be allowed in any part of the building or on the property..

6.2 Compliance with Laws. The Tenant shall abide by all state and federal laws concerning discrimination including but not limited to laws prohibiting discriminating against persons on the grounds of race, color, national origin, handicap, age, religion or sex.

ARTICLE 7 INSURANCE AND INDEMNITIES

7.1 Public Liability Insurance. Tenant shall keep in full force and effect a policy of public liability insurance on the Premises and its business operated thereon, with combined single limits of not less than \$2,000,000.00 for injury per occurrence and for property damage. Such insurance shall name Landlord and Tenant as co-insureds.

7.2 Tenant's Property. Tenant shall be solely responsible for carrying personal property insurance sufficient to cover the loss of all personal property on the premises. Landlord shall not be liable for any damage to or loss of property on the Premises.

7.3 Hold Harmless and Indemnification. Landlord shall not be liable for any loss, injury, death or damage to persons or property caused by Tenant, and Tenant shall indemnify Landlord against all claims, liability, loss or damage caused by the Tenant.

ARTICLE 8 CONDEMNATION

8.1 Total Condemnation. If the entire Premises, or such part of the Premises (including entrances, exits and parking areas) as will render the remainder unsuitable for Tenant's use, shall be appropriated or taken or condemned under the power of eminent domain by any public or quasi-public authority, this Lease shall terminate as of the date of taking. Tenant shall have no claim against Landlord for the value of any unexpired term of this Lease or any other loss, damage, or expense that may be incurred by Tenant as a result thereof.

8.2 Partial Condemnation. If a partial taking or condemnation occurs not rendering the remainder of the Premises unsuitable for Tenant's use (with or without alterations or renovations to the Premises by Landlord), this Lease shall remain in full force and effect, with the exception that the monthly rent shall equitably abate as to any portion of the Premises taken. The amount of the rent abatement shall be mutually agreed to by Landlord and Tenant, taking into consideration (without limitation) whether or not the Premises

taken included building and improvements, whether the Landlord has exercised its right to alter or renovate the Premises as a result of the taking (and the cost thereof), and the extent and nature of the impact, if any, on the conduct of Tenant's business on the Premises.

8.3 Award. In all events, Landlord shall be entitled to receive and retain the entire amount of any award, compensation or damages resulting from any taking or condemnation. Tenant shall have no claim against Landlord by reason of such taking or termination and shall not have any claim or right to any portion of the award to be paid Landlord. Notwithstanding the foregoing, Tenant shall have the right to claim and recover from the condemning authority such compensation as may be awarded to Tenant for its leasehold interest, including any award for damages to Tenant's business by reason of such condemnation, and/or any cost or loss incurred by Tenant in removing Tenant's trade fixtures, equipment, and furnishings.

ARTICLE 9 DEFAULT

9.1 Events of Default. Each of the following events (and those other events specifically referred to elsewhere in this Lease) shall constitute a default under this Lease by Tenant:

- (a) Tenant's failure to pay monthly rent, or to otherwise pay or discharge any other monetary obligation.
- (b) Tenant's failure to perform, comply with, or observe any other material term or condition of this Lease, which failure shall continue for a period of thirty (30) days after written notice thereof is given to Tenant by Landlord.
- (c) If Tenant shall vacate or abandon the Premises or a substantial portion thereof while this Lease is in effect; provided, however, that such vacation or abandonment shall not constitute an event of default hereunder unless (i) it continues for ninety (90) consecutive days, or (ii) Tenant is otherwise in default hereunder.
- (d) If Tenant shall file a petition in bankruptcy or insolvency for reorganization under any bankruptcy or insolvency law, or make an assignment for the benefit of creditors.
- (e) If any involuntary proceedings under any bankruptcy or insolvency law shall be instituted against Tenant, or if a receiver or trustee shall be appointed for all or substantially all of Tenant's assets, and such proceeding shall not be dismissed or vacated within sixty (60) days.

9.2 Effect of Default or Breach. If any default or breach is not timely cured after written notice, Landlord shall have the following rights, as well as all rights and remedies under Wisconsin law:

- (a) Landlord may immediately terminate this Lease.
- (b) Landlord may elect, but shall not be obligated, to make any payment required to be made by Tenant hereunder, or to perform any other term or condition required to be performed by Tenant hereunder.
- (c) Landlord may re-enter the Premises and remove the property and personnel of Tenant,

and may store the property of Tenant in any place selected by Landlord at the expense of Tenant.

- (d) Landlord may re-let the Premises or any part thereof upon any terms or conditions. Landlord may make alterations and repairs to the Premises in order to prepare the same for re-renting. Tenant shall be liable to Landlord for all losses and damages incurred by Landlord resulting from Tenant's breach, plus Landlord's expenses for re-letting the Premises and for alterations and repairs made in order to prepare the Premises for re-renting.

9.3 Remedies of Landlord. All of Landlord's rights and remedies are cumulative and not exclusive. Tenant shall pay for any and all costs and expenses, including reasonable attorney's fees, incurred by Landlord in enforcing any term or condition of this Lease.

9.4 Defaults by Landlord. If Landlord defaults under the terms of this Lease, Landlord shall have thirty (30) days to cure the default after written notice thereof is given to Landlord by Tenant.

ARTICLE 10 INSPECTION BY LANDLORD

10.1 Entry by Landlord. Landlord and its agents shall have the right to enter the Premises for the purpose of inspecting the same.

10.2 Notice. Whenever reasonably possible, Landlord shall inspect the Premises at reasonable times during normal business hours and upon reasonable advance notice to Tenant. No notice to Tenant shall be required if Landlord reasonably believes an emergency or other exigent condition exists.

ARTICLE 11 ASSIGNMENT AND SUBLETTING

11.1 Tenant Assignment and Subletting. Tenant shall have the right to assign this Lease or sublet the Premises only with Landlord's prior written consent.

11.2 Landlord Assignment. Landlord shall have the right to assign this Lease at any time, provided that the assignee agrees to be bound by the terms of this Lease.

ARTICLE 12 SUBORDINATION

12.1 Subordination. This Lease is subject and subordinate to all mortgages which may now or hereafter affect the Premises, and to all renewals, modifications, consolidations, replacements, and extensions thereof.

ARTICLE 13 MISCELLANEOUS

13.1 Entire Agreement. This Lease sets forth the entire agreement between the parties, and supersedes all prior agreements and understandings. No subsequent change or addition to this Lease

shall be binding upon Landlord or Tenant unless reduced to writing and signed by them.

13.2 Notices. All notices under this Lease shall be in writing (unless expressly provided otherwise) and shall be by (a) deposit in the United States Mail, registered or certified mail, return receipt requested, or (b) delivery in person or by Federal Express or similar courier service. For purposes of notice, the addresses of the parties are as follows:

Landlord: City of Whitewater
c/o Kevin Boehm, Parks Director
312 W. Whitewater St.
P.O. Box
Whitewater, WI 53190

and

City of Whitewater,
c/o Steven T. Chesebro, City Attorney
312 W. Whitewater St.
P.O. Box 178
Whitewater, WI 53190

Tenant: Patricia L. Chopel
Whitewater Community Food Pantry
P.O. Box 463
Whitewater, Wi

Either party may change its address by giving written notice to the other party.

13.3 Partial Invalidity. If any provision of this Lease shall be held invalid or unenforceable by a court, the remainder of this Lease shall not be affected, and each remaining provision shall be valid and enforceable.

13.4 Binding Effect. This Lease shall be binding upon, and shall inure to the benefit of, the parties and their respective successors and assigns.

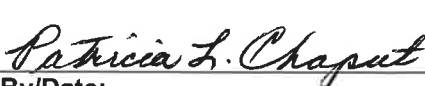
13.5 Applicable Law. This Lease shall be governed by the laws of the State of Wisconsin.

[SIGNATURE PAGES FOLLOW]

IN WITNESS WHEREOF, the parties execute this Lease Agreement as of the date and last signed below.

CITY OF WHITEWATER, CITY MANAGER JOHN WEIDL

By/Date:

TENANT
WHITEWATER COMMUNITY FOOD PANTRY

By/Date: 9-16-2026

Date: October 6, 2026

To: Common Council

From: Rachelle Blitch, Director of Financial and Administrative Services

Re: 2025 Financial Statements and Audit Presentation

At the July 28th Finance Committee meeting, Johnson & Block presented the 2025 Annual Financial Statements and audit. This presentation had traditionally been given to the Common Council in years past, but it was later recommended that it be shared with the Finance Committee instead. A summary of the presentation is provided below, and all audit materials and financial statements are included.

The first section of the report is the Independent Auditor's Report, which contains an **unmodified opinion**. This is the highest level of assurance the auditors can provide and indicates that the financial statements are presented fairly and in accordance with GAAP.

The next section is the **Management's Discussion and Analysis (MD&A)**. This narrative is prepared by management and offers context for the financial statements, helping readers understand what occurred during the year, why it happened, and its implications moving forward.

The financial statements include both **Government-wide** and **Fund** financial statements. Government-wide statements use the full accrual basis of accounting, whereas fund statements use the modified accrual basis. The primary difference between the two is how they report capital assets and debt.

Footnote disclosures outline significant accounting policies and provide details on material financial statement line items. Additional supplementary schedules include combining statements and budget-to-actual reports.

This year, the City also underwent a **Single Audit**, which is required when federal expenditures exceed \$1 million. A Single Audit focuses on compliance with federal requirements for major programs. In 2025, the City expended approximately \$1.6 million in federal funds related to the lead service line replacement project. The audit provides an opinion on compliance and identifies internal control deficiencies. The auditors noted one recurring deficiency involving material audit adjustments, which is common among municipalities.

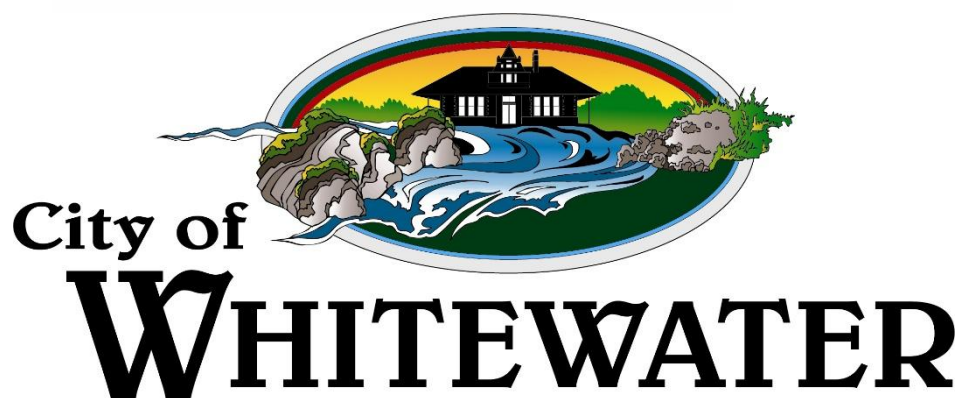
Two communication letters with recommendations were also included. One comment relates to the Aquatic Center, noting that an additional General Fund transfer was required at year-end and recommending continued monitoring of the fund's long-term stability. The second comment addresses journal entry oversight, recommending that the reviewer of journal entries not be the same individual who records them. This control has already been implemented.

Key financial highlights include a **\$79,000 decrease in the General Fund (Fund 100) balance**. Despite this decrease, the unassigned fund balance remains just under 35%, reflecting a strong reserve position. The reduction is primarily due to the additional transfer made to support the Aquatic Center.

The **combined General Fund**, which includes set-aside funds such as Fire/EMS equipment, Police Vehicle Revolving Fund, elections, and insurance reserves, experienced a **\$906,000 decrease** in overall fund balance. The capital project fund also seen a decrease of \$4.9M ending with a \$715,000 deficit. This resulted from spending down 2024 debt proceeds and cash on capital projects and equipment that were intended to be funded through debt. The reimbursement resolution passed by the City allowed these expenditures to be reimbursed through borrowing in 2026.

Finally, both the **Water and Sewer Utilities** reported operating income in 2025. Sewer utility cash increased by approximately \$36,000. Water utility cash decreased by about \$859,000 due to upfront spending for the lead service line replacement project, which was intended to be funded through debt. This was corrected with the July 2026 borrowing.

The link to watch the full presentation is [here](#).



AUDITED FINANCIAL STATEMENTS

For the Year Ended December 31, 2025

City of Whitewater

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INDEPENDENT AUDITOR'S REPORT

To the City Council
City of Whitewater
Whitewater, Wisconsin

Report on the Audit of the Financial Statements

Opinions

We have audited the financial statements of the governmental activities, the business-type activities, the aggregate discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Whitewater, Wisconsin, as of and for the year ended December 31, 2025, and the related notes to the financial statements, which collectively comprise the City of Whitewater, Wisconsin's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, the aggregate discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Whitewater, Wisconsin, as of December 31, 2025, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City of Whitewater, Wisconsin, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City of Whitewater, Wisconsin's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City of Whitewater, Wisconsin's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the City of Whitewater, Wisconsin's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, the budgetary comparison information, the Wisconsin Retirement System schedules, and the Local Retiree Life Insurance Fund schedules as identified in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the City of Whitewater, Wisconsin's basic financial statements. The accompanying combining and individual general fund, nonmajor and component unit fund financial statements and schedule of expenditures of federal awards, as required by Title 2 *U.S. Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual general fund, nonmajor and component unit fund financial statements and schedule of expenditures of federal awards are fairly stated, in all material respects, in relation to the basic financial statements as a whole.



Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated August 14, 2026 on our consideration of the City of Whitewater, Wisconsin's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City of Whitewater, Wisconsin's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City of Whitewater, Wisconsin's internal control over financial reporting and compliance.

Johnson Block & Company, Inc.

Johnson Block & Company, Inc.
August 14, 2026

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

The management of the City of Whitewater ("City") offers all persons interested in the financial condition of the City to review this narrative overview and analysis of the City's financial performance during the fiscal year ending December 31, 2025. This section should be read in conjunction with the financial statements and the accompanying notes that follow. It should also be noted that the information contained here will focus primarily on the governmental operations of the City.

FINANCIAL HIGHLIGHTS

The City's total net position increased \$7,624,531, or 9.7% from the prior year. The net position for governmental activities increased \$5,304,293, while net position of the business-type activities increased by \$2,320,238. The Community Development Authority's ("CDA"), a component unit of the City, net position decreased by \$4,488,042.

The assets and deferred outflows of resources of the City exceeded its liabilities and deferred inflows of resources as of December 31, 2025 by \$86,204,373 (net position). Of this amount, \$8,646,446 (unrestricted net position) may be used to meet the government's ongoing obligations to citizens and creditors. The breakout of the unrestricted net position is \$4,046,931 and \$4,599,515 for governmental and business-type activities, respectively.

As of December 31, 2025, the City's governmental funds reported combined ending fund balances of \$7,721,329, a decrease of \$5,910,983 in comparison with the prior year. Approximately 24% of this total, or \$1,858,329 (unassigned fund balance), is available for spending at the government's discretion.

The City's Water Utility had an operating income in 2025 of \$778,210. Unrestricted net position was \$1,813,322. The Water Utility's total net position increased by \$955,927 to \$13,996,694.

The City's Wastewater Utility had an operating income in 2025 of \$1,053,826. Unrestricted net position was \$3,511,675. The Water Utility's total net position increased by \$1,753,280 to \$24,823,301.

This annual report consists of two parts: Management's Discussion and Analysis (this section) and the basic financial statements. The basic financial statements include two kinds of statements that present different views of the City:

- The first two statements are government-wide financial statements that provide both long-term and short-term information about the City's overall financial status.
- The remaining statements are fund financial statements that focus on individual parts of the City government, reporting the City's operations in more detail than the government-wide statements. The governmental fund statements tell how general government services like public safety and public works were financed in the short-term as well as what remains for future spending.

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

OVERVIEW OF THE FINANCIAL STATEMENTS

These financial statements also include notes that explain some of the information in the financial statements and provide more detail data. The statements are followed by a section of required supplementary information that further explains and supports the information in the financial statements. The remainder of this overview section (Management's Discussion and Analysis) explains the structure and contents of each of the statements.

Government-Wide Statements

The government-wide statements report information about the City as a whole using accounting methods similar to those used by private-sector companies. The statement of net position includes all of the government's assets and deferred outflows and liabilities and deferred inflows of resources. All of the current year's revenues and expenses are accounted for in the statement of activities regardless of when cash is received or paid.

The two government-wide statements report the City's net position and how they have changed. Net Position, the difference between the City's assets and deferred outflows and liabilities and deferred inflows of resources, is one way to measure the City's financial health, or position. Over time, increases or decreases in the City's net position are an indicator of whether its financial health is improving or deteriorating. To assess the overall health of the City you need to consider additional non-financial factors such as changes in the City's property tax base and the condition of the City's infrastructure.

The government-wide financial statements include not only the City of Whitewater itself (known as the primary government), but also the City of Whitewater Community Development Authority (component unit). The CDA does not issue separate financial statements.

The statement of activities presents information showing how the government's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of the cash flows. Thus, revenue and expenses reported in this statement for some items will only result in cash flows in future fiscal periods.

Fund Financial Statements

A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The City, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of the City can be divided into three categories: governmental funds, proprietary funds, and fiduciary funds.

Governmental Funds – Used to account for essentially the same functions reported as governmental activities in the government-wide financial statements.

However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

OVERVIEW OF THE FINANCIAL STATEMENTS (Continued)

Fund Financial Statements (Continued)

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for governmental funds with similar information presented for governmental activities in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between governmental funds and governmental activities.

The City maintains 23 individual governmental funds. Several other funds are included with the General Fund. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures, and changes in fund balances for the General Fund, Debt Service Fund, Capital Projects Fund, and Fire and EMS Fund, which are considered to be major funds. Data from the other governmental funds are split between the nonmajor special revenue funds and the nonmajor capital project funds. Individual fund data for each of these nonmajor governmental funds is provided in the form of combining statements elsewhere in this report.

The City adopts an annual appropriated budget for all of its funds. A budgetary comparison statement has been provided for the General Fund to demonstrate compliance with this budget.

Proprietary Funds – The City maintains 3 different types of proprietary funds. Proprietary funds are used to report the same functions presented as business-type activities in the government-wide financial statements. The Proprietary Funds are the Water, Wastewater, and Stormwater Utilities. The Stormwater Utility was established in the 4th quarter of 2007.

Fiduciary Funds – Used to account for resources held for the benefit of parties outside the government. Fiduciary funds are not reflected in the government-wide financial statements because the resources of those funds are not available to support the City's own programs. The City is a trustee, or fiduciary, for the collection of all property taxes within the City for all taxing jurisdictions including the Whitewater Unified School District, Walworth and Jefferson counties, Gateway and Madison Area Technical College, and the State of Wisconsin. The accounting used for fiduciary funds is much like that used for proprietary funds.

FINANCIAL ANALYSIS OF THE CITY AS A WHOLE

An analysis of the City's financial position begins with a review of the Statement of Net Position and the Statement Activities. These two statements report the City's net position and changes therein. It should be noted that the financial position can also be affected by non-financial factors, including economic conditions, population growth and new regulations.

The largest portion of the City's (governmental and business-type activities) net position (approximately 88%) represents its investments in capital assets, less any debt used to acquire those assets that are still outstanding. The City uses these capital assets to provide service to citizens; consequently, these assets are not available for future spending. Although the City's net investment in capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

FINANCIAL ANALYSIS OF THE CITY AS A WHOLE (Continued)

CITY OF WHITEWATER'S NET POSITION

	Governmental Activities		Business-type Activities		Total	
	2025	2024	2025	2024	2025	2024
Current and Other Assets	\$ 19,008,462	\$ 22,563,357	\$ 9,561,273	\$ 9,667,919	\$ 28,569,735	\$ 32,231,276
Capital Assets	52,016,557	42,425,022	68,255,749	65,772,438	120,272,306	108,197,460
Total Assets	\$ 71,025,019	\$ 64,988,379	\$ 77,817,022	\$ 75,440,357	\$ 148,842,041	\$ 140,428,736
Deferred Outflows of Resources	\$ 4,241,579	\$ 5,310,532	\$ 573,049	\$ 752,809	\$ 4,814,628	\$ 6,063,341
Non-Current Liabilities	\$ 16,850,564	\$ 18,298,660	\$ 30,570,455	\$ 31,995,310	\$ 47,421,019	\$ 50,293,970
Other Liabilities	3,430,225	3,220,443	3,715,513	3,389,467	7,145,738	6,609,910
Total Liabilities	\$ 20,280,789	\$ 21,519,103	\$ 34,285,968	\$ 35,384,777	\$ 54,566,757	\$ 56,903,880
Deferred Inflows of Resources	\$ 11,432,582	\$ 10,530,874	\$ 1,452,957	\$ 477,481	\$ 12,885,539	\$ 11,008,355
Net Position:						
Net Investment in Capital Assets	\$ 35,612,165	\$ 26,931,571	\$ 35,048,010	\$ 32,307,950	\$ 70,660,175	\$ 59,239,521
Restricted	3,894,131	5,670,734	3,003,621	2,917,737	6,897,752	8,588,471
Unrestricted	4,046,931	5,646,629	4,599,515	5,105,221	8,646,446	10,751,850
TOTAL NET POSITION	\$ 43,553,227	\$ 38,248,934	\$ 42,651,146	\$ 40,330,908	\$ 86,204,373	\$ 78,579,842
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES, & NET POSITION	\$ 75,266,598	\$ 70,298,911	\$ 78,390,071	\$ 76,193,166	\$ 153,656,669	\$ 146,492,077

NET POSITION: The City's combined net position increased 9.7% between fiscal years 2024 and 2025 to \$86,204,373. 49.5% of the 2025 net position are business-type activities of the City's Water, Wastewater, and Stormwater Utilities. The governmental activities had an increase in net position of \$5,304,293 for the year, while the business-type activities experienced an increase of \$2,320,238.

ASSETS: Governmental Activities: Taxes Receivable increased by \$1,240,219. Accounts Receivables and Other Receivables increased by \$48,942. Due from Other Governmental Units increased by \$38,181. Net Capital Assets increased by \$9,591,535 to a total of \$52,016,557. Deferred outflows of resources decreased by \$1,068,953 between years due to the reporting for employee pensions and other postemployment benefits.

LIABILITIES: Governmental Activities: Non-Current Liabilities decreased by \$1,448,096 with the payment of debt. Deferred inflows of resources increased by \$901,708 mainly due to a increase in tax apportionment.

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

FINANCIAL ANALYSIS OF THE CITY AS A WHOLE (Continued)

CITY OF WHITEWATER CONDENSED STATEMENT OF ACTIVITIES

	Governmental Activities		Business-type Activities		Combined-Total	
	2025	2024	2025	2024	2025	2024
Revenues:						
Program Revenues:						
Charges for Services	\$ 2,872,917	\$ 2,536,879	\$ 7,616,112	\$ 7,681,201	\$ 10,489,029	\$ 10,218,080
Operating grants and contributions	1,788,577	1,625,780	-	-	1,788,577	1,625,780
Capital grants and contributions	1,110,162	1,942,415	1,767,660	2,934,084	2,877,822	4,876,499
General Revenues:						
Property Taxes	6,834,668	6,737,184	-	-	6,834,668	6,737,184
Other Taxes	267,285	305,514	-	-	267,285	305,514
Intergovernmental	4,549,514	3,991,264	-	-	4,549,514	3,991,264
Investment Income	710,222	1,044,270	227,188	269,873	937,410	1,314,143
Miscellaneous	194,545	191,717	142,325	67,801	336,870	259,518
Total Revenues	\$ 18,327,890	\$ 18,375,023	\$ 9,753,285	\$ 10,952,959	\$ 28,081,175	\$ 29,327,982
Expenses:						
General government	\$ 1,925,496	\$ 2,230,006	\$ -	\$ -	\$ 1,925,496	\$ 2,230,006
Public Safety	7,864,956	6,994,743	-	-	7,864,956	6,994,743
Public Works	3,454,778	3,120,496	-	-	3,454,778	3,120,496
Leisure activities	3,178,284	2,914,542	-	-	3,178,284	2,914,542
Conservation and Development	598,289	200,975	-	-	598,289	200,975
Interest and fiscal charges	557,863	615,397	951,783	1,075,156	1,509,646	1,690,553
Water Utility	-	-	2,151,597	2,032,989	2,151,597	2,032,989
Sewer Utility	-	-	3,076,039	2,904,958	3,076,039	2,904,958
Stormwater Utility	-	-	842,412	615,118	842,412	615,118
Total Expenses	\$ 17,579,666	\$ 16,076,159	\$ 7,021,831	\$ 6,628,221	\$ 24,601,497	\$ 22,704,380
Increases in net position before transfers	\$ 748,224	\$ 2,298,864	\$ 2,731,454	\$ 4,324,738	\$ 3,479,678	\$ 6,623,602
Special items	(94,509)	(472,412)	-	-	(94,509)	(472,412)
Transfers	4,650,578	78,218	(411,216)	(258,218)	4,239,362	(180,000)
Increase in net position	\$ 5,304,293	\$ 1,904,670	\$ 2,320,238	\$ 4,066,520	\$ 7,624,531	\$ 5,971,190
Net Position - January 1	\$ 38,248,934	\$ 36,344,264	\$ 40,330,908	\$ 36,264,388	\$ 78,579,842	\$ 72,608,652
Net Position - December 31	\$ 43,553,227	\$ 38,248,934	\$ 42,651,146	\$ 40,330,908	\$ 86,204,373	\$ 78,579,842

CITY OF WHITEWATER

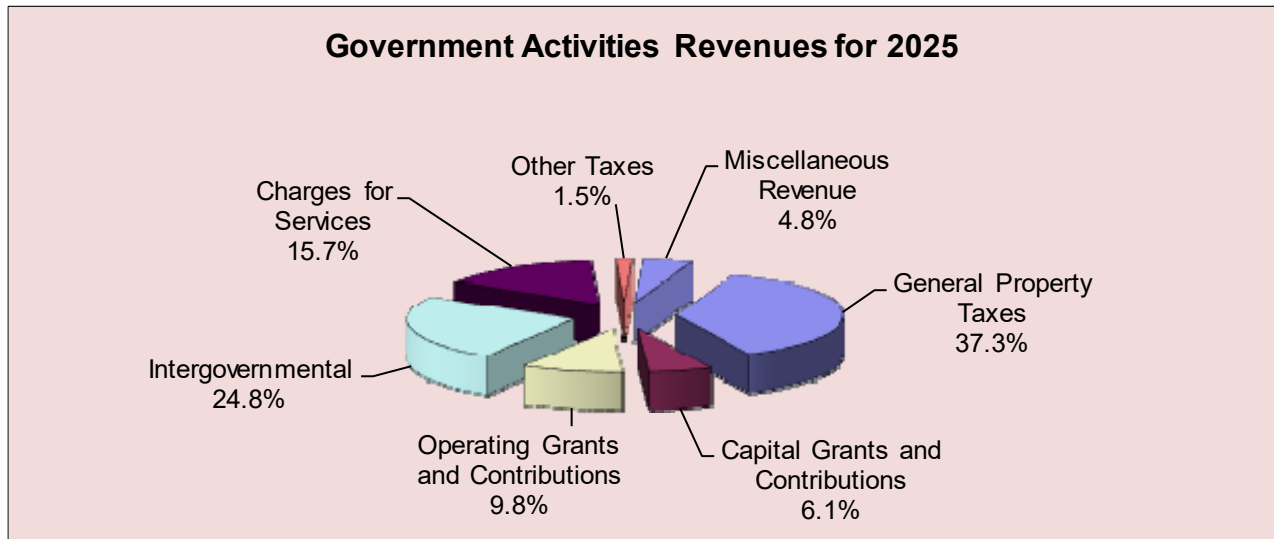
MANAGEMENT’S DISCUSSION AND ANALYSIS
For the Year Ended December 31, 2025

FINANCIAL ANALYSIS OF THE CITY AS A WHOLE (Continued)

Governmental Activities

Change in Net Position: The City's 2025 revenues for both governmental and business-type activities total \$28,081,175 and expenses total \$24,601,497. These totals plus transfers and special items resulted in an increase in net position of \$7,624,531. Net position increased by \$5,304,293 for governmental activities. This growth in net position is driven by several factors. First, each year, funds are budgeted to be set aside in special revenue or sinking funds for large or infrequent needs. Secondly, revenues were less favorable compared to 2024 budget due mainly to lower interest income. Lastly, in 2025, capital assets originally transferred to the CDA were transferred back to the City and reclassified as assets in the governmental activities. This is reported as a transfer with the CDA on the financial statements.

Revenues for the City's governmental activities total \$18,327,890 with intergovernmental revenues (largely state shared-revenues) accounting for 24.8% (\$4,549,514) of total revenues. Taxes have been broken out into two categories, debt service property taxes and general property taxes. The tax collected for debt service property taxes, which is 10.7% (\$1,952,572) of total revenues, were collected to pay for the principal and interest due in 2025. General property taxes accounted for 26.6% (\$4,882,096) of governmental revenues in 2025. Charges for services contributed 15.7% (\$2,872,917) and increased modestly in 2025; operating contributed 9.8% (\$1,788,577) of the total revenues. Capital grants were \$1,110,162. The decrease this year is primarily due to the timing of donations for the library expansion project. The library received significant contributions in 2024 while the project was underway, but because construction was completed in 2025, far fewer donations were received in the current year.



Total Revenues = \$18,327,890

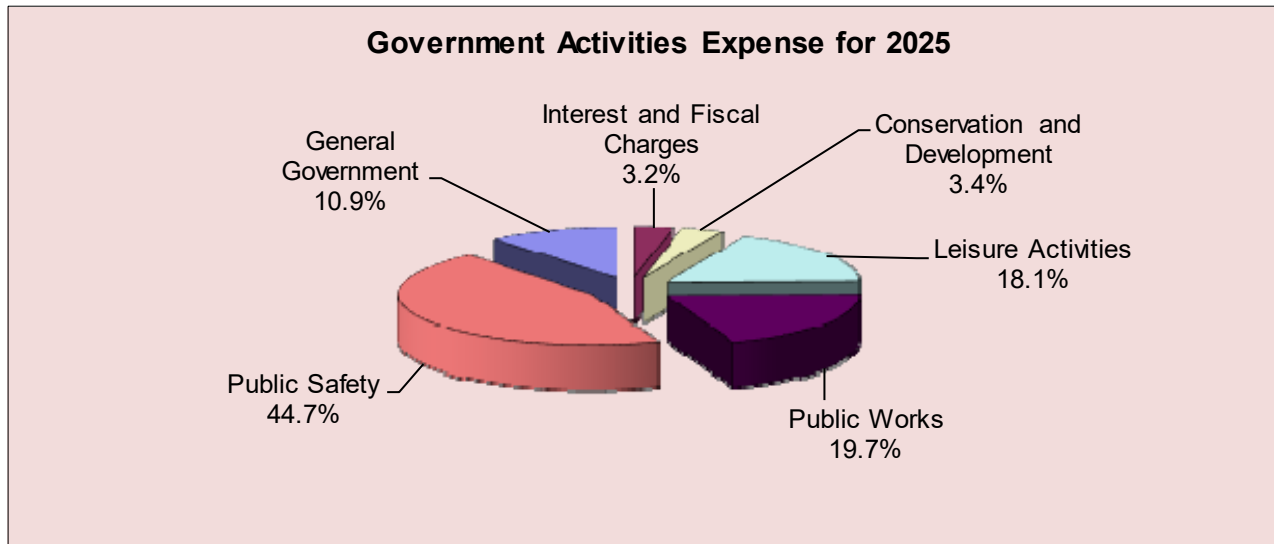
CITY OF WHITEWATER

MANAGEMENT’S DISCUSSION AND ANALYSIS
For the Year Ended December 31, 2025

FINANCIAL ANALYSIS OF THE CITY AS A WHOLE (Continued)

Governmental Activities (Continued)

Governmental activities expenditures total \$17,579,666. Public Safety activities amount for 44.7% (\$7,864,956), or the largest single portion of expenditures. Public Safety includes Police, Fire, Rescue, Crash and Building Inspections. Public Works, General Government and Leisure activities account for 19.7% (\$3,454,778), 10.9% (\$1,925,496), and 18.1% (\$3,178,284), respectively, of total expenditures for 2025. Conservation/Development—3.4% (\$598,289); Interest/Fiscal Charges—3.2% (\$557,863).



Total Expenses = \$17,579,666

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

FINANCIAL ANALYSIS OF THE CITY AS A WHOLE (Continued)

Governmental Activities (Continued)

The following table presents the total cost of each of the City's activities as well as their net cost. The net costs are the total costs less fees generated by the activities plus operating and capital grants and contributions. The net cost shows the financial burden placed on City taxpayers or indirect revenue sources by each of these activities. The cost of all governmental activities during 2025 was \$17,579,666. However, the amount paid through the City's property tax was only \$6,834,668. Intergovernmental revenues make up most of the additional revenue sources along with investment earnings, transfers and other revenue.

	<u>Cost of Services</u>	<u>Charges for Services, Operating & Capital Grants, Contributions</u>	<u>Net Cost of Services</u>
General Government	\$ 1,925,496	\$ 483,558	\$ 1,441,938
Public Safety	7,864,956	2,987,671	4,877,285
Public Works	3,454,778	813,752	2,641,026
Culture and Recreation	3,178,284	1,274,764	1,903,520
Conservation and Development	598,289	211,911	386,378
Interest and Fiscal Charges	557,863	-	557,863
Total	\$ 17,579,666	\$ 5,771,656	\$ 11,808,010

FINANCIAL ANALYSIS OF THE GOVERNMENT'S FUNDS

General Fund – Is the primary operating fund of the City. The General Fund's fund balance decreased \$906,456 to \$4,865,582. Of that amount, \$2,896,713, is unassigned, which represents 21.0% of the expenditures and transfers out for calendar/budget year 2025.

Debt Service Fund – Accounts for resources accumulated and payments made for principal and interest on long-term debt other than TID or enterprise debt.

Fire and EMS Fund – Accounts for revenues and expenditures related to the City's Fire and EMS department.

Capital Projects Fund – Accounts for revenues and expenditures related to the City's capital projects undertaken during the year.

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

FINANCIAL ANALYSIS OF THE GOVERNMENT'S FUNDS (Continued)

WATER, WASTEWATER, AND STORMWATER UTILITY

The **Water Utility** earned a 3.61% return on its rate base in 2025 compared to 5.00% in 2024. The Water Utility's (GAAP Basis) operating revenues decreased by \$47,895 to \$2,929,807 and the operating expenses increased by \$118,608 to \$2,151,597.

The **Wastewater Utility** operating revenue decreased by \$20,375 in 2025 to \$4,129,865. Operating expenses increased by \$171,081 to \$3,076,039.

The **Stormwater Utility** operating revenues increased by \$3,181 to \$556,440. The operating loss was \$285,972 in 2025. The monthly charge is \$6.17 per ERU (Equivalent Runoff Unit). Most residential properties equal 1.0 ERU.

	Operating Revenues		Operating Expenses		Operating Income (Loss)	
	2025	2024	2025	2024	2025	2024
Water Utility	\$ 2,929,807	2,977,702	\$ 2,151,597	\$ 2,032,989	\$ 778,210	\$ 944,713
Wastewater Utility	4,129,865	4,150,240	3,076,039	2,904,958	1,053,826	1,245,282
Stormwater Utility	556,440	553,259	842,412	615,118	(285,972)	(61,859)

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

Governmental Activities			
	2025	2024	Total Change
Land/Right of Way/Improvements	\$ 9,456,100	\$ 9,456,100	\$ -
Construction in Progress	6,398,542	3,519,382	2,879,160
Traffic and street lights	1,471,875	1,471,875	-
Buildings and Improvements	21,969,749	15,220,754	6,748,995
Machinery & Equipment	13,244,812	9,941,413	3,303,399
Streets/Sidewalks/Curb & Gutter	32,162,615	31,870,785	291,830
Accumulated depreciation	(32,687,136)	(29,055,287)	(3,631,849)
Capital Assets, Net of Depreciation	\$ 52,016,557	\$ 42,425,022	\$ 9,591,535

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

CAPITAL ASSETS AND DEBT ADMINISTRATION (Continued)

Capital Assets (Continued)

In the governmental-wide financial statement, fixed assets are accounted for as capital assets. Capital assets are defined as assets with an initial cost of more than \$5,000 for general assets and infrastructure assets. Prior to January 2003, infrastructure assets of the City's governmental activities were not capitalized. The City has retroactively reported significant infrastructure networks acquired by its governmental activities for streets (including curb and gutter) and sidewalks, lighting and easements. The dams were considered to be immaterial to the government-wide financial statements. Storm sewers have been retroactively reported in 2007.

The City (Primary Government) had capital assets of \$52,016,557 in the governmental activities and \$68,255,749 in the business-like activities for a total of \$120,272,306 at the end of 2025. The largest investment in capital assets was infrastructure, including streets, curb & gutter, sidewalks, storm sewers, sewer mains, sewer laterals, water mains and hydrants. Of the total City of Whitewater capital assets, the governmental activities account for 43.2% and the business-type activities total 56.8%. The business-type activities represent the Water Utility with 33.5%, the Wastewater Utility having 56.2%, and the Stormwater Utility 10.3% of the capital assets.

BUSINESS-TYPE ACTIVITIES			
	2025	2024	Change
Water			
Land and Land Rights	\$ 224,506	\$ 224,506	\$ -
Source of Supply	1,722,232	1,713,632	8,600
Pumping	1,171,485	1,171,485	-
Water Treatment	1,878,109	1,595,440	282,669
Transmission and Distribution	24,326,477	24,148,651	177,826
General	1,147,606	1,063,232	84,374
Construction in Progress	2,336,127	369,343	1,966,784
Less: Accumulated Depreciation	(9,918,872)	(9,483,190)	(435,682)
Net Assets-Water Utility Plant	22,887,670	20,803,099	2,084,571
Wastewater			
Land and Land Rights	4,498,925	4,498,925	-
Collection System	22,754,795	18,232,083	4,522,712
Treatment and Disposal	37,645,225	37,645,225	-
General	2,075,576	1,880,187	195,389
Construction in Progress	106,160	3,387,900	(3,281,740)
Less: Accumulated Depreciation	(28,693,340)	(27,578,100)	(1,115,240)
Net Assets-Wastewater Utility Plant	38,387,341	38,066,220	321,121
Stormwater			
Capital Assets	8,138,073	8,075,745	62,328
Construction in Progress	153,697	6,974	146,723
Less: Accumulated Depreciation	(1,311,032)	(1,179,600)	(131,432)
Net Assets-Stormwater Utility Plant	6,980,738	6,903,119	77,619
Total Utility's Capital Assets	\$ 68,255,749	\$ 65,772,438	\$ 2,483,311

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

CAPITAL ASSETS AND DEBT ADMINISTRATION (Continued)

Long-term Debt

All general obligation notes and bonds payable are backed by full faith and credit of the City. Notes and bonds payable by the governmental funds will be retired by future property tax levies or TID tax increments accumulated by the Debt Service Fund or from the utility portion of the State Shared Revenues. Business-type activities debt is payable by revenues from user fees of those funds. In accordance with Wisconsin Statutes, total general obligation indebtedness of the City may not exceed five percent of the equalized value of taxable property within the City's jurisdiction. The debt limit as of December 31, 2025 was \$55,102,830. Total general obligation debt outstanding at year end was \$24,126,030, which represents 46.4% of the allowable debt limit.

Comparison of Outstanding Debt by Activity						
	Governmental Activities		Business-type Activities		TOTAL	
	2025	2024	2025	2024	2025	2024
General Obligation						
Bonds and Notes	\$ 15,850,910	\$ 17,112,315	\$ 8,275,120	\$ 8,449,000	\$ 24,126,030	\$ 25,561,315
Revenue Bond/Notes	-	-	24,174,726	25,300,627	24,174,726	25,300,627
Total Outstanding	\$ 15,850,910	\$ 17,112,315	\$ 32,449,846	\$ 33,749,627	\$ 48,300,756	\$ 50,861,942

The total outstanding general obligation debt of \$24,126,030 is distributed:

City	\$15,850,910
Utility (Water/Sewer/Storm)	\$ 8,275,120

AMOUNTS DUE WITHIN ONE YEAR			
	Governmental Activities	Business-type Activities	Amounts Due Within One Year
General Obligation			
Bonds and Notes	\$ 1,333,568	\$ 673,783	\$ 2,007,351
Revenue Bonds	-	1,859,905	1,859,905
Totals	\$ 1,333,568	\$ 2,533,688	\$ 3,867,256

CITY OF WHITEWATER

MANAGEMENT'S DISCUSSION AND ANALYSIS For the Year Ended December 31, 2025

GENERAL FUND BUDGETARY HIGHLIGHTS

Budgets are adopted at the function level of expenditures. General Fund revenues were greater than the final budget by \$455,302. Expenditures were \$551,205 higher than the final budget of \$8,313,021. General Government was over by \$277,820; Public Safety was over by \$241,345; Culture, Recreation and Education was over by \$135,610. Public Works was under by \$103,570. The actual change in Fund Balance was an decrease of \$79,319 to a balance of \$3,110,035. This includes only Fund 100 and none of the other assigned general fund balances.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS AND RATES

The City's strategic location between Milwaukee and Madison and the success of the business park, developed by the City of Whitewater under the direction of the Community Development Authority, has contributed to both growth in tax base and population. The City's tax base, currently \$1.089 million, has shown steady growth over the past two decades. For 2025, the equalized value increased by \$17 million.

All recreational fees, fines, licenses, and permits are reviewed on a yearly basis. Solid Waste/Recycling costs are paid by the General Fund and State of Wisconsin grants.

For 2025, the monthly cost for one household is \$13.94. The distribution of this cost is \$9.47 for Solid Waste and \$4.47 for Recycling. Solid Waste monthly household fee decreased \$0.22 per month and recycling increased \$0.20 per month in 2025.

For 2026, the monthly cost for one household is \$14.25. The distribution of this cost is \$9.75 for Solid Waste and \$4.50 for Recycling. Solid Waste monthly household fee increased \$0.28 per month and recycling increased \$0.03 per month in 2026.

There was no change in the S&P Global rating of "A+" for GO debt. The rating for revenue debt was updated to "A" in 2026.

CONTACTING THE CITY'S FINANCIAL MANAGEMENT

This financial report is designed to provide our citizens, taxpayers, customers, investors and creditors with a general overview of the City's finances and to demonstrate the City's accountability for the money and resources it receives. If you have questions about this report or need additional information, please contact the City of Whitewater, Finance Director, P.O. Box 690, Whitewater, WI 53190.

BASIC FINANCIAL STATEMENTS

**City of Whitewater
Whitewater, WI**

**Statement of Net Position
December 31, 2025**

	Governmental Activities	Business-type Activities	Primary Government	Component Unit
ASSETS				
Current Assets:				
Cash and Cash Equivalents	\$ 11,090,796	\$ 4,139,882	\$ 15,230,678	\$ 1,052,702
Receivables				
Taxes and Special Assessments	5,946,969	-	5,946,969	-
Accounts, Net of Allowance	469,751	716,671	1,186,422	-
Other	439,783	225,786	665,569	1,988
Due from Other Governments	45,000	-	45,000	-
Leases-current portion	52,387	29,990	82,377	173,444
Internal Balances	710,048	(710,048)	-	-
Due From Tax Collection Fund	7,202	-	7,202	-
Due From Component Unit/City	13,787	-	13,787	-
Inventories	-	22,500	22,500	-
Prepaid Expenses	30,548	-	30,548	-
Total Current Assets	<u>18,806,271</u>	<u>4,424,781</u>	<u>23,231,052</u>	<u>1,228,134</u>
Noncurrent Assets:				
Restricted Assets				
Cash and Cash Equivalents	-	3,978,722	3,978,722	-
Other Assets				
Special Assessment Receivable	15,043	44,775	59,818	-
Loans Receivable	-	-	-	880,738
Lease Receivable- Long-Term	187,148	1,112,995	1,300,143	428,300
Capital Assets				
Land, Improvements, and Construction in Progress	15,854,642	7,319,414	23,174,056	565,797
Other Capital Assets, net of depreciation	36,161,915	60,936,335	97,098,250	-
Net Capital Assets	<u>52,016,557</u>	<u>68,255,749</u>	<u>120,272,306</u>	<u>565,797</u>
Total Noncurrent Assets	<u>52,218,748</u>	<u>73,392,241</u>	<u>125,610,989</u>	<u>1,874,835</u>
Total Assets	<u>71,025,019</u>	<u>77,817,022</u>	<u>148,842,041</u>	<u>3,102,969</u>
DEFERRED OUTFLOWS OF RESOURCES				
Deferred Pension Outflows	4,163,419	573,049	4,736,468	39,243
Deferred Life Insurance OPEB Outflows	78,160	-	78,160	-
Total Deferred Outflows of Resources	<u>4,241,579</u>	<u>573,049</u>	<u>4,814,628</u>	<u>39,243</u>
Total Assets and Deferred Outflows of Resources	<u>\$ 75,266,598</u>	<u>\$ 78,390,071</u>	<u>\$ 153,656,669</u>	<u>\$ 3,142,212</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Net Position
December 31, 2025**

	Governmental Activities	Business-type Activities	Primary Government	Component Unit
LIABILITIES				
Current Liabilities:				
Accounts Payable and Accrued Expenses	\$ 1,828,211	\$ 977,467	\$ 2,805,678	\$ 41,422
Due to City	-	-	-	13,787
Accrued Interest	87,791	161,318	249,109	-
Current Portion of Long-Term Liabilities	1,514,223	2,576,728	4,090,951	-
Total Current Liabilities	<u>3,430,225</u>	<u>3,715,513</u>	<u>7,145,738</u>	<u>55,209</u>
Noncurrent Liabilities:				
Unamortized Debt Premium	553,482	453,204	1,006,686	-
Net OPEB Liability - Life Insurance	295,587	-	295,587	-
Net Pension Liability	691,367	95,159	786,526	6,516
Bonds and Direct Borrowings	14,517,342	29,916,158	44,433,500	-
Compensated Absences	792,786	105,934	898,720	-
Total Noncurrent Liabilities	<u>16,850,564</u>	<u>30,570,455</u>	<u>47,421,019</u>	<u>6,516</u>
Total Liabilities	<u>20,280,789</u>	<u>34,285,968</u>	<u>54,566,757</u>	<u>61,725</u>
DEFERRED INFLOWS OF RESOURCES				
Tax Apportionment	8,893,951	-	8,893,951	-
Deferred Pension Inflows	2,042,378	281,110	2,323,488	19,251
Deferred Life Insurance OPEB Inflows	238,668	-	238,668	-
Other Deferred Inflows	257,585	1,171,847	1,429,432	556,450
Total Deferred Inflows of Resources	<u>11,432,582</u>	<u>1,452,957</u>	<u>12,885,539</u>	<u>575,701</u>
NET POSITION				
Net Investment in Capital Assets	35,612,165	35,048,010	70,660,175	565,797
Restricted				
CDA Programs	-	-	-	1,939,130
Debt Service	-	154,992	154,992	-
Capital	2,065,242	2,848,629	4,913,871	-
Special Revenue Activity	1,828,889	-	1,828,889	-
Unrestricted (Deficit)	<u>4,046,931</u>	<u>4,599,515</u>	<u>8,646,446</u>	<u>(141)</u>
Total Net Position	<u>43,553,227</u>	<u>42,651,146</u>	<u>86,204,373</u>	<u>2,504,786</u>
Total Liabilities, Deferred Inflows of Resources, and Net Position	<u>\$ 75,266,598</u>	<u>\$ 78,390,071</u>	<u>\$ 153,656,669</u>	<u>\$ 3,142,212</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Activities
For the Year Ended December 31, 2025**

Functions/Programs	Expenses	Program Revenue			Net (Expense) Revenue and Changes in Net Position			
		Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Primary Government			
					Governmental Activities	Business-type Activities	Primary Government	Component Unit
Primary Government								
Governmental Activities								
General Government	\$ 1,925,496	\$ 483,558	\$ -	\$ -	\$ (1,441,938)		\$ (1,441,938)	
Public Safety	7,864,956	1,710,166	476,674	800,831	(4,877,285)		(4,877,285)	
Public Works	3,454,778	-	813,752	-	(2,641,026)		(2,641,026)	
Culture and Recreation	3,178,284	679,193	495,571	100,000	(1,903,520)		(1,903,520)	
Conservation and Development	598,289	-	2,580	209,331	(386,378)		(386,378)	
Interest on Long-Term Debt	557,863	-	-	-	(557,863)		(557,863)	
Total Governmental Activities	17,579,666	2,872,917	1,788,577	1,110,162	(11,808,010)		(11,808,010)	
Business-Type Activities								
Water	2,538,312	2,929,807	-	790,885	-	\$ 1,182,380	1,182,380	
Wastewater	3,558,461	4,129,865	-	976,775	-	1,548,179	1,548,179	
Storm Sewer	925,058	556,440	-	-	-	(368,618)	(368,618)	
Total Business-Type Activities	7,021,831	7,616,112	-	1,767,660	-	2,361,941	2,361,941	
Total Primary Government	\$ 24,601,497	\$ 10,489,029	\$ 1,788,577	\$ 2,877,822	(11,808,010)	2,361,941	(9,446,069)	
Component Unit								
Community Development Authority	\$ 638,594	\$ 236,773	\$ -	\$ -				\$ (401,821)
Total Component Units	\$ 638,594	\$ 236,773	\$ -	\$ -				(401,821)
General Revenues:								
Taxes:								
Property Taxes, Levied for General Purposes					4,882,096	-	4,882,096	-
Property Taxes, Levied for Debt Service					1,952,572	-	1,952,572	-
Other Taxes					267,285	-	267,285	-
Grants and Contributions Not Restricted to Specific Programs					4,549,514	-	4,549,514	-
Unrestricted Investment Earnings					710,222	227,188	937,410	145,616
Miscellaneous					194,545	142,325	336,870	7,524
<i>Special Item</i> - Gain (Loss) on Retirement of Asset(s)					(94,509)	-	(94,509)	1
Transfers to/from CDA					4,264,362	(25,000)	4,239,362	(4,239,362)
Transfers					386,216	(386,216)	-	-
Total General Revenues, Transfers, and Special Items					17,112,303	(41,703)	17,070,600	(4,086,221)
Change in Net Position					5,304,293	2,320,238	7,624,531	(4,488,042)
Net Position - Beginning of Year					38,248,934	40,330,908	78,579,842	6,992,828
Net Position - End of Year					\$ 43,553,227	\$ 42,651,146	\$ 86,204,373	\$ 2,504,786

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Balance Sheet
Governmental Funds
December 31, 2025**

	General Fund	Capital Projects Fund	Fire and EMS Fund	Nonmajor Governmental Funds	Total Governmental Funds
ASSETS					
Cash and Cash Equivalents	\$ 6,529,298	\$ 475,084	\$ 708,512	\$ 3,377,902	\$ 11,090,796
Receivables:					
Taxes	5,124,898	-	-	776,948	5,901,846
Delinquent Personal Property Taxes	85	-	-	-	85
Special Assessments	60,079	-	-	-	60,079
Accounts, Net of Allowance	-	-	469,751	-	469,751
Leases	239,535	-	-	-	239,535
Other	93,355	48,995	-	342,433	484,783
Due from Other Funds	1,685,819	-	-	268	1,686,087
Due from CDA	13,787	-	-	-	13,787
Prepaid Expenses	30,548	-	-	-	30,548
Total Assets	<u>\$ 13,777,404</u>	<u>\$ 524,079</u>	<u>\$ 1,178,263</u>	<u>\$ 4,497,551</u>	<u>\$ 19,977,297</u>
LIABILITIES					
Accounts Payable	\$ 283,948	\$ 703,900	\$ 14,321	\$ 61,423	\$ 1,063,592
Accrued Liabilities	624,432	-	72,564	67,623	764,619
Due to Other Funds	1,990	535,025	-	431,554	968,569
Due to Other Governments	268	-	-	-	268
Total Liabilities	<u>910,638</u>	<u>1,238,925</u>	<u>86,885</u>	<u>560,600</u>	<u>2,797,048</u>
DEFERRED INFLOWS OF RESOURCES	<u>8,001,184</u>	<u>-</u>	<u>303,559</u>	<u>1,154,177</u>	<u>9,458,920</u>
FUND BALANCES					
Nonspendable	30,633	-	-	-	30,633
Restricted	-	-	787,819	3,106,312	3,894,131
Assigned	1,938,236	-	-	-	1,938,236
Unassigned (Deficit)	2,896,713	(714,846)	-	(323,538)	1,858,329
Total Fund Balances (Deficits)	<u>4,865,582</u>	<u>(714,846)</u>	<u>787,819</u>	<u>2,782,774</u>	<u>7,721,329</u>
Total Liabilities, Deferred Inflows of Resources, and Fund Balances (Deficits)	<u>\$ 13,777,404</u>	<u>\$ 524,079</u>	<u>\$ 1,178,263</u>	<u>\$ 4,497,551</u>	<u>\$ 19,977,297</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI
Reconciliation of the Governmental Funds Balance Sheet to the Statement of Net Position
December 31, 2025**

Total fund balance, governmental funds		\$ 7,721,329
Amounts reported for governmental activities in the Statement of Net Position are different because:		
Capital assets used in governmental activities are not current financial resources and therefore are not reported in this fund financial statement, but are reported in the governmental activities of the Statement of Net Position.		52,016,557
The net pension asset (liability) is not a current financial resource and is, therefore, not reported in the fund statements.		(691,367)
The net OPEB asset (liability) is not a current financial obligation and is, therefore, not reported in the fund statements.		
Life Insurance		(295,587)
Pension and OPEB deferred outflows of resources and deferred inflows of resources are actuarially determined by the defined benefit pension and OPEB plans. These items are reflected in the Statement of Net Position and are being amortized with pension and OPEB expense in the Statement of Activities. The deferred outflows of resources and deferred inflows of resources are not financial resources or uses and therefore are not reported in the fund financial statements.		1,960,533
Deferred inflows of resources are reported in the fund financial statement but are already recognized as earned in the Statement of Position. This represents EMS revenues recognized on the Statement of Activities but not in the fund financials.		307,384
Some liabilities (such as General Obligation Debt, Long-Term Compensated Absences, and Leases Payable) are not due and payable in the current period and are not included in the fund financial statement, but are included in the governmental activities of the Statement of Net Position.		
Long-term debt current portion	1,514,223	
Long-term debt non-current portion	14,517,342	
Unamortized premium on debt	553,482	
Compensated absences long-term portion	792,786	
Accrued interest	87,791	(17,465,624)
Rounding		2
Net Position of Governmental Activities in the Statement of Net Position		<u>\$ 43,553,227</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Revenues, Expenditures and Changes in Fund Balances
Governmental Funds
For the Year Ended December 31, 2025**

	General Fund	Debt Service	Capital Projects Fund	Fire and EMS Fund	Nonmajor Governmental Funds	Total Governmental Funds
REVENUES						
Property Taxes	\$ 4,507,731	\$ 1,952,572	\$ -	\$ -	\$ 374,366	\$ 6,834,669
Other Taxes	302,665	-	-	-	-	302,665
Special Assessment Revenue	4,870	-	-	-	-	4,870
Intergovernmental	5,319,435	-	-	751,787	680,864	6,752,086
License and Permits	405,884	-	-	-	-	405,884
Fines, Forfeits and Penalties	286,883	-	-	-	-	286,883
Public Charges for Services	68,003	-	-	1,088,615	689,608	1,846,226
Interest Income	585,931	-	68,705	-	21,647	676,283
Miscellaneous Income	465,805	-	209,387	16,397	96,159	787,748
Total Revenues	<u>11,947,207</u>	<u>1,952,572</u>	<u>278,092</u>	<u>1,856,799</u>	<u>1,862,644</u>	<u>17,897,314</u>
EXPENDITURES						
Current:						
General Government	2,127,323	-	-	-	-	2,127,323
Public Safety	5,112,487	-	-	2,159,132	27,961	7,299,580
Public Works	1,766,788	-	-	-	234,867	2,001,655
Culture, Recreation and Education	591,118	-	-	-	2,327,468	2,918,586
Conservation and Development	-	-	-	-	634,196	634,196
Capital Outlay	1,620,701	-	5,114,006	50,490	303,010	7,088,207
Debt Service:						
Principal Repayment	-	1,261,405	-	-	-	1,261,405
Interest Expense	-	708,561	-	-	-	708,561
Total Expenditures	<u>11,218,417</u>	<u>1,969,966</u>	<u>5,114,006</u>	<u>2,209,622</u>	<u>3,527,502</u>	<u>24,039,513</u>
Excess (Deficiency) of Revenues Over Expenditures	<u>728,790</u>	<u>(17,394)</u>	<u>(4,835,914)</u>	<u>(352,823)</u>	<u>(1,664,858)</u>	<u>(6,142,199)</u>
OTHER FINANCING SOURCES (USES)						
Transfers In	882,908	17,394	500	1,370,112	1,218,398	3,489,312
Transfers Out	(2,488,154)	-	(100,000)	(385,000)	(129,942)	(3,103,096)
Transfers Out to CDA	(30,000)	-	-	-	(125,000)	(155,000)
Total Other Financing Sources (Uses)	<u>(1,635,246)</u>	<u>17,394</u>	<u>(99,500)</u>	<u>985,112</u>	<u>963,456</u>	<u>231,216</u>
Net Change in Fund Balances	(906,456)	-	(4,935,414)	632,289	(701,402)	(5,910,983)
Fund Balances - Beginning of Year	5,772,038	-	4,220,568	155,530	3,484,176	13,632,312
Fund Balances (Deficits) - End of Year	<u>\$ 4,865,582</u>	<u>\$ -</u>	<u>\$ (714,846)</u>	<u>\$ 787,819</u>	<u>\$ 2,782,774</u>	<u>\$ 7,721,329</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Reconciliation of the Statement of Revenues, Expenditures and Changes in Fund Balances of
Governmental Funds to the Statement of Activities
For the Year Ended December 31, 2025**

Net change in fund balances - total governmental funds: \$ (5,910,983)

Amounts reported for Governmental Activities in the Statement of Activities are different because:

Governmental funds report outlays for capital assets as expenditures because such outlays use current financial resources. In contrast, the Statement of Activities reports only a portion of the outlay as expense. The outlay is allocated over the assets' estimated useful lives as depreciation expense for the period.

This is the amount by which capital additions \$7,054,515 were greater than depreciation of \$2,302,971 in the current period. 4,751,544

Governmental funds report the entire net sales price (proceeds) from sale of an asset as revenue because it provides current financial resources. In contrast, the Statement of Activities reports the gain or (loss) on the sale of the assets. Thus, the change in net position differs from the change in fund balance by the cost of the asset sold. (159,157)

Capital contributions increase net position in the Statement of Activities but do not appear in the governmental funds because they are not financial resources. 579,786

Reclassification of net capital assets originally reported on the discrete component unit's Statement of Activities. 4,419,362

Governmental funds do not present revenues that are not available to pay current obligations. In contrast, such revenues are reported in the Statement of Activities when earned. This represents revenues which were recorded on the government-wide financial statements in the current year but not yet recognized in the fund financial statements. (84,561)

Governmental funds report bond proceeds as current financial resources. In contrast, the Statement of Activities treats such issuance of debt as a liability. Governmental funds report repayment of bond principal as an expenditure. In contrast, the Statement of Activities treats such repayments as a reduction in long-term liabilities. The following is a summary of the debt activity for the year.

Debt repayment - general obligation 1,261,405

Some expenses reported in the Statement of Activities do not require the use of current financial resources and these are not reported as expenditures in governmental funds:

Adjustment for accrued interest not reflected on Governmental Funds 112,317
Adjustment for increase in compensated absences (82,335)
Adjustment for premium amortization 38,379

Pension and OPEB expense reported in the governmental funds represents current year required contributions into the defined benefit pension and OPEB plans. Pension and OPEB expense in the Statement of Activities are actuarially determined by the defined benefit pension and OPEB plans as differences between net pension asset/net OPEB liability from the prior year to the current year, with some adjustments.

Change in net position of governmental activities 378,536
\$ 5,304,293

**City of Whitewater
Whitewater, WI**

**Statement of Net Position
Proprietary Funds
December 31, 2025**

	Enterprise Funds			
	Water	Wastewater	Stormwater	Total
ASSETS				
Current Assets:				
Cash and Cash Equivalents	\$ 928,694	\$ 3,211,188	\$ -	\$ 4,139,882
Receivables				
Accounts	231,613	417,496	67,562	716,671
Interest	25,186	-	-	25,186
Leases- Current portion	29,990	-	-	29,990
Other	200,600	-	-	200,600
Due from Other Funds	1,990	-	-	1,990
Inventories	22,500	-	-	22,500
Total Current Assets	<u>1,440,573</u>	<u>3,628,684</u>	<u>67,562</u>	<u>5,136,819</u>
Restricted Assets:				
Restricted Cash	780,675	3,198,047	-	3,978,722
Total Restricted Assets	<u>780,675</u>	<u>3,198,047</u>	<u>-</u>	<u>3,978,722</u>
Capital Assets:				
Construction Work-In-Progress	2,336,126	106,160	153,697	2,595,983
Land	224,506	4,498,925	-	4,723,431
Utility Plant	30,245,910	62,475,596	8,138,073	100,859,579
Less Accumulated Depreciation	<u>(9,918,872)</u>	<u>(28,693,340)</u>	<u>(1,311,032)</u>	<u>(39,923,244)</u>
Net Capital Assets	<u>22,887,670</u>	<u>38,387,341</u>	<u>6,980,738</u>	<u>68,255,749</u>
Noncurrent Assets:				
Special Assessments	44,775	-	-	44,775
Long-Term Lease Receivable	1,112,995	-	-	1,112,995
Total Noncurrent Assets	<u>1,157,770</u>	<u>-</u>	<u>-</u>	<u>1,157,770</u>
Total Assets	<u>26,266,688</u>	<u>45,214,072</u>	<u>7,048,300</u>	<u>78,529,060</u>
DEFERRED OUTFLOWS OF RESOURCES	<u>218,732</u>	<u>260,693</u>	<u>93,624</u>	<u>573,049</u>
Total Assets and Deferred Outflows of Resources	<u>\$ 26,485,420</u>	<u>\$ 45,474,765</u>	<u>\$ 7,141,924</u>	<u>\$ 79,102,109</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Net Position
Proprietary Funds
December 31, 2025**

	Enterprise Funds			
	Water	Wastewater	Stormwater	Total
LIABILITIES				
Current Liabilities:				
Accounts Payable	\$ 597,904	\$ 264,693	\$ 36,810	\$ 899,407
Accrued Liabilities	30,408	36,036	11,616	78,060
Accrued Interest Payable	69,396	77,564	14,358	161,318
Due to Other Funds	-	-	712,038	712,038
Compensated Absences	13,801	19,083	10,156	43,040
Current Portion of Long-Term Debt	566,283	1,772,405	195,000	2,533,688
Total Current Liabilities	<u>1,277,792</u>	<u>2,169,781</u>	<u>979,978</u>	<u>4,427,551</u>
Non-Current Liabilities:				
Long-Term Debt				
Notes Payable	93,900	37,500	150,000	281,400
Bonds and Loans Payable	9,519,937	18,104,821	2,010,000	29,634,758
Unamortized Debt Premium	256,487	127,612	69,105	453,204
Total Long-Term Debt	<u>9,870,324</u>	<u>18,269,933</u>	<u>2,229,105</u>	<u>30,369,362</u>
Other Liabilities:				
Compensated Absences	25,141	40,577	40,216	105,934
Net Pension Liability	36,322	43,290	15,547	95,159
Total Other Liabilities	<u>61,463</u>	<u>83,867</u>	<u>55,763</u>	<u>201,093</u>
Total Non-Current Liabilities	<u>9,931,787</u>	<u>18,353,800</u>	<u>2,284,868</u>	<u>30,570,455</u>
Total Liabilities	<u>11,209,579</u>	<u>20,523,581</u>	<u>3,264,846</u>	<u>34,998,006</u>
DEFERRED INFLOWS OF RESOURCES				
Deferred Pension Inflows	107,300	127,883	45,927	281,110
Deferred Leases Inflows	1,171,847	-	-	1,171,847
Total Deferred Inflows of Resources	<u>1,279,147</u>	<u>127,883</u>	<u>45,927</u>	<u>1,452,957</u>
NET POSITION				
Net Investment in Capital Assets	12,160,456	18,330,921	4,556,633	35,048,010
Restricted				
Debt	22,916	132,076	-	154,992
Capital	-	2,848,629	-	2,848,629
Unrestricted (Deficit)	1,813,322	3,511,675	(725,482)	4,599,515
Total Net Position	<u>13,996,694</u>	<u>24,823,301</u>	<u>3,831,151</u>	<u>42,651,146</u>
Total Liabilities, Deferred Inflows of Resources, and Net Position	<u>\$ 26,485,420</u>	<u>\$ 45,474,765</u>	<u>\$ 7,141,924</u>	<u>\$ 79,102,109</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Revenues, Expenses and Changes in Fund Net Position
Proprietary Funds
For the Year Ended December 31, 2025**

	Enterprise Funds			
	Water	Wastewater	Stormwater	Total
OPERATING REVENUES				
Charges for Services	\$ 2,929,807	\$ 4,129,865	\$ 539,440	\$ 7,599,112
Other Operating Revenues	-	-	17,000	17,000
Total Operating Revenues	<u>2,929,807</u>	<u>4,129,865</u>	<u>556,440</u>	<u>7,616,112</u>
OPERATING EXPENSES				
Operation and Maintenance	1,589,652	1,834,861	710,980	4,135,493
Depreciation	561,945	1,241,178	131,432	1,934,555
Total Operating Expenses	<u>2,151,597</u>	<u>3,076,039</u>	<u>842,412</u>	<u>6,070,048</u>
Operating Income (Loss)	<u>778,210</u>	<u>1,053,826</u>	<u>(285,972)</u>	<u>1,546,064</u>
NON-OPERATING REVENUES (EXPENSES)				
Interest and Investment Revenue	68,761	158,427	-	227,188
Miscellaneous Non-Operating Revenues	91,002	46,674	4,649	142,325
Intergovernmental Grants	-	203,800	-	203,800
Interest Expense	(386,715)	(482,422)	(82,646)	(951,783)
Total Non-Operating Revenue (Expenses)	<u>(226,952)</u>	<u>(73,521)</u>	<u>(77,997)</u>	<u>(378,470)</u>
Income (Loss) Before Contributions and Transfers	551,258	980,305	(363,969)	1,167,594
Capital Contributions and Grants	790,885	772,975	-	1,563,860
Transfers In	50,988	-	-	50,988
Transfers Out	(437,204)	-	(25,000)	(462,204)
Change in Net Position	<u>955,927</u>	<u>1,753,280</u>	<u>(388,969)</u>	<u>2,320,238</u>
Total Net Position - Beginning of Year	<u>13,040,767</u>	<u>23,070,021</u>	<u>4,220,120</u>	<u>40,330,908</u>
Total Net Position - End of Year	<u>\$ 13,996,694</u>	<u>\$ 24,823,301</u>	<u>\$ 3,831,151</u>	<u>\$ 42,651,146</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Cash Flows
Proprietary Funds
For the Year Ended December 31, 2025**

	Enterprise Funds			
	Water	Wastewater	Stormwater	Totals
<u>Cash Flows From (Used By) Operating Activities:</u>				
Receipts from customers	\$ 2,932,942	\$ 4,085,755	\$ 538,240	\$ 7,556,937
Receipt from other funds	-	-	694,844	694,844
Payments to suppliers	(700,939)	(1,069,573)	(352,751)	(2,123,263)
Payments to employees	(761,848)	(1,003,086)	(346,139)	(2,111,073)
Taxes paid	(437,204)	-	-	(437,204)
Net cash from (used) by operating activities	<u>1,032,951</u>	<u>2,013,096</u>	<u>534,194</u>	<u>3,580,241</u>
<u>Cash Flows From (Used By) Capital and Related Financing Activities:</u>				
Acquisition and construction of plant assets	(2,137,560)	(1,338,393)	(209,051)	(3,685,004)
Proceeds of debt	454,920	659,887	-	1,114,807
Principal payments on long-term debt	(491,300)	(1,713,288)	(210,000)	(2,414,588)
Interest and debt issuance costs paid	(403,235)	(489,976)	(90,143)	(983,354)
Contributions from (to) other funds	50,988	-	(25,000)	25,988
Proceeds from capital grants	590,285	772,975	-	1,363,260
Net cash from (used) by capital and related financing activities	<u>(1,935,902)</u>	<u>(2,108,795)</u>	<u>(534,194)</u>	<u>(4,578,891)</u>
<u>Cash Flows From (Used By) Investing Activities:</u>				
Interest on investments	44,010	158,427	-	202,437
Net cash from (used) by investing activities	<u>44,010</u>	<u>158,427</u>	<u>-</u>	<u>202,437</u>
Net increase (decrease) in cash and equivalents	(858,941)	62,728	-	(796,213)
Cash and equivalents - beginning of year	<u>2,568,310</u>	<u>6,346,507</u>	<u>-</u>	<u>8,914,817</u>
Cash and equivalents - end of year	<u>\$ 1,709,369</u>	<u>\$ 6,409,235</u>	<u>\$ -</u>	<u>\$ 8,118,604</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Cash Flows
Proprietary Funds
For the Year Ended December 31, 2025**

	Enterprise Funds			
	Water	Wastewater	Stormwater	Totals
Reconciliation of operating income (loss) to net cash provided (used) by operating activities				
Operating income (loss)	\$ 778,210	\$ 1,053,826	\$ (285,972)	\$ 1,546,064
Adjustments to Reconcile Operating Income (Loss):				
Depreciation	588,902	1,214,221	131,432	1,934,555
Leases	20,199	-	-	20,199
Pension expense	15,946	14,720	2,235	32,901
Tax equivalent	(437,204)	-	-	(437,204)
Other income (expense)	73,502	37,480	-	110,982
Cash Provided (Used) by Operating Activities:				
Changes in Assets and Liabilities:				
Customer accounts receivable	3,135	(44,110)	(18,200)	(59,175)
Other accounts receivable	14,925	-	-	14,925
Due from/to other funds	-	-	694,844	694,844
Accounts payable	(27,572)	(278,007)	927	(304,652)
Accrued liabilities	(4,906)	984	2,741	(1,181)
Compensated absences	7,814	13,982	6,187	27,983
Net cash provided (used) by operating activities	<u>\$ 1,032,951</u>	<u>\$ 2,013,096</u>	<u>\$ 534,194</u>	<u>\$ 3,580,241</u>
Noncash Activity				
Plant financed through accounts payable	<u>\$ 535,913</u>	<u>\$ 196,949</u>	<u>\$ -</u>	<u>\$ 732,862</u>
Reconciliation of cash and cash equivalents to statement of net position accounts				
Cash and cash equivalents	\$ 928,694	\$ 3,211,188	\$ -	\$ 4,139,882
Restricted cash	<u>780,675</u>	<u>3,198,047</u>	<u>-</u>	<u>3,978,722</u>
Total cash and cash equivalents	<u>\$ 1,709,369</u>	<u>\$ 6,409,235</u>	<u>\$ -</u>	<u>\$ 8,118,604</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Fiduciary Net Position
Fiduciary Funds
December 31, 2025**

	Tax Custodial Fund
ASSETS	
Cash and Cash Equivalents	\$ 4,632,735
Receivables:	
Taxes Receivable	6,363,186
Total Assets	<u>\$ 10,995,921</u>
LIABILITIES	
Due to Other Funds	\$ 7,202
Due to Other Governments	10,988,719
Total Liabilities	<u>\$ 10,995,921</u>

See accompanying notes to the basic financial statements

**City of Whitewater
Whitewater, WI**

**Statement of Changes in Fiduciary Net Position
Fiduciary Funds
For the Year Ended December 31, 2025**

	Tax Custodial Fund
ADDITIONS	
Property tax collections for other governments	\$ 7,617,461
Total additions	<u>7,617,461</u>
DEDUCTIONS	
Payments of taxes to other governments	<u>7,617,461</u>
Total deductions	<u>7,617,461</u>
Net increase (decrease) in fiduciary net position	-
Net position - Beginning of Year	-
Net position - End of Year	<u><u>\$ -</u></u>

See accompanying notes to the basic financial statements

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies

The accounting policies of the City of Whitewater, Wisconsin, conform to generally accepted accounting principles as applicable to governmental units.

A. Reporting Entity

This report includes all of the funds of the City of Whitewater (the “City”). The reporting entity for the City consists of the primary government, organizations for which the primary government is financially accountable and other organizations for which the nature and significance of their relationship with the primary government are such that their exclusion would cause the reporting entity’s financial statements to be misleading or incomplete. Component units are legally separate organizations for which the elected officials of the primary government are financially accountable. The primary government is financially accountable if it appoints a voting majority of the organization’s governing body and it is able to impose its will on that organization or there is a potential for the organization to provide specific financial benefits to or burdens on the primary government. The primary government may be financially accountable if an organization is fiscally dependent on the primary government.

A legally separate, tax exempt organization should be reported as a component unit of a reporting entity if all of the following criteria are met: (1) the economic resources received or held by the separate organization are entirely or almost entirely for the direct benefit of the primary government, its component units, or its constituents; (2) the primary government is entitled to, or has the ability to otherwise access, a majority of the economic resources received or held by the separate organization; (3) the economic resources received or held by an individual organization that the specific primary government, or its component units, is entitled to, or has the ability to otherwise access, are significant to that primary government. Blended component units, although legally separate entities, are, in substance, part of the government’s operations and are reported with similar funds of the primary government. Each discretely presented component unit is reported in a separate column in the government-wide financial statements (see note below for description) to emphasize that it is legally separate from the primary government.

Discretely Presented Component Unit

The government-wide financial statements include the City of Whitewater Community Development Authority (“CDA”) as a component unit. The CDA is a legally separate organization. The board of the CDA is appointed by the city council. Wisconsin Statutes provide for circumstances whereby the City can impose their will on the CDA, and also create a potential financial benefit to or burden on the City. See Note 15. As a component unit, the CDA’s financial statements have been presented as a discrete column in the financial statements. The information presented is for the fiscal year ended 2025. The CDA does not issue separate financial statements.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

B. Government-Wide and Fund Financial Statements

Government-Wide Financial Statements

“Government-wide” financial statements are basic financial statements required for all governmental units. The statement of net position and the statement of activities are the two required statements. Both statements are prepared on the full accrual basis. The modified accrual basis of accounting continues to be the appropriate basis of accounting for governmental activity fund financial statements.

In addition, all funds in the government-wide financial statements are reported as business-type activities, governmental activities or fiduciary funds. The definitions for these types of activities are discussed in other portions of Note 1.

The statement of net position and statement of activities display information about the reporting government as a whole. They include all funds of the reporting entity except for fiduciary funds. The statements distinguish between governmental and business-type activities. Governmental activities generally are financed through taxes, intergovernmental revenues, and other nonexchange revenues. Business-type activities are financed in whole or in part by fees charged to external parties for goods or services.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. The City does not allocate indirect expenses to functions in the statement of activities. Program revenues include: (1) charges to customers or applicants who purchase, use or directly benefit from goods, services, or privileges provided by a given function or segment and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not included among program revenues are reported instead as general revenues. Internally dedicated resources are reported as general revenues rather than as program revenues.

Fund Financial Statements

Fund financial statements of the reporting entity are organized into individual funds, each of which is considered to be a separate accounting entity. Each fund is accounted for by providing a separate set of self-balancing accounts, which constitute its assets, liabilities, net assets/fund equity, revenues, and expenditure/expenses.

Separate financial statements are provided for governmental, proprietary, and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

Finally, all non-fiduciary funds are further classified as major or nonmajor funds. In reporting financial condition and results of operations for governmental units, the new standard concentrates on major funds versus nonmajor funds.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

B. Government-Wide and Fund Financial Statements (Continued)

Fund Financial Statements (Continued)

Funds are identified as major funds or nonmajor funds within the governmental and proprietary statements. An emphasis is placed on major funds within the governmental and proprietary categories. A fund is considered major if it is the primary operating fund of the City or meets the following criteria:

1. Total assets and deferred outflows of resources, liabilities and deferred inflows of resources, revenues, or expenditures/expenses of that individual governmental or enterprise fund are at least 10 percent of the corresponding total for all funds of that category or type.
2. Total assets and deferred outflows of resources, liabilities and deferred inflows of resources, revenues, or expenditures/expenses of the individual governmental fund or enterprise fund are at least 5 percent of the corresponding total for all governmental and enterprise funds combined.
3. In addition, any other governmental or proprietary fund that the City believes is particularly important to financial statement users may be reported as a major fund.

Major Governmental Funds

The City reports the following major governmental funds:

General Fund – Accounts for the City’s primary operating activities. It is used to account for all financial resources except those required to be accounted for in another fund.

Debt Service Fund – Accounts for resources accumulated and payments made for principal and interest on long-term debt other than TID or enterprise debt.

Capital Projects Fund – Accounts for the acquisition or construction of major capital facilities and infrastructure.

Fire and EMS Fund – Accounts for revenues and expenditures related to the City’s Fire and EMS department.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

B. Government-Wide and Fund Financial Statements (Continued)

Fund Financial Statements (Continued)

Major and Nonmajor Enterprise Funds

The City reports the following major enterprise funds:

Enterprise Funds – Used to account for operations (1) that are financed and operated in a manner similar to private business enterprise – where the intent of the governing body is that the costs (expenses, including depreciation) of providing goods or services to the general public on a continuing basis be financed or recovered primarily through user charges; or (2) where the governing body has decided that periodic determination of revenues earned, and/or net income is appropriate for capital maintenance, public policy, management control, accountability, or other purposes. The following enterprise funds are included in these statements:

Water Utility – Accounts for the operations of the water system. (Major Fund)
Wastewater Utility – Accounts for the operations of the sewer system. (Major Fund)
Stormwater Utility – Accounts for the operations of the stormwater system (Major Fund)

Nonmajor Governmental Funds

The City reports the following nonmajor governmental funds:

Special Revenue Funds – Used to account for the proceeds of specific revenue sources (other than major capital projects) that is legally restricted to expenditures for specific purposes. Nonmajor special revenue funds included in these statements are the following:

Cable TV Fund
Library Special Revenue Fund
Taxicab Grant Program Fund
Parkland Acquisition Fund
Parkland Development Fund
Forestry Fund
Rescue Squad Equipment/Education Fund
Parking Permit Fund
Police Department Trust Fund
Parks and Recreation Fund
Field of Dreams Fund
Aquatic Center Fund
Aquatic Center Capital Fund

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

B. Government-Wide and Fund Financial Statements (Continued)

Fund Financial Statements (Continued)

Nonmajor Governmental Funds (Continued)

Capital Projects Funds – Used to account for financial resources to be used for the acquisition or construction of major capital facilities (other than those financed by proprietary funds and trust funds). Nonmajor capital projects funds included in these statements are the following:

Tax Incremental District No's. 10-14
Housing Fund

Fiduciary funds consist of pension (and other employee benefit) trust funds, private-purpose trust funds, investment trust funds, and custodial funds. Fiduciary funds should be used only to report resources held for individuals, private organizations, or other governments. A fund is presented as a fiduciary fund when all of the following criteria are met: a) The government *controls* the assets that finance the activity, b) Assets are *not* generated from the *government's own-source revenues* or from government-mandated or voluntary nonexchange transactions, c) Assets are administered through a *qualifying trust* or the government does *not* have *administrative involvement* and the assets are *not* generated from the *government's delivery of goods or services* to the beneficiaries, *or* the assets are for the benefit of *entities that are not part of the government's reporting entity*.

The City reports the following fiduciary funds:

Custodial Funds – Used to account for assets held by the City in a trustee capacity or as an agent for individuals, private organizations, and/or other governmental units. The City accounts for tax collections payable to overlying taxing jurisdictions in a custodial fund.

C. Measurement Focus, Basis of Accounting, and Financial Statement Presentation

Measurement focus refers to what is being measured, basis of accounting refers to when revenues and expenditures are recognized in the accounts and reported in the financial statements. Basis of accounting relates to the timing of the measurement made, regardless of the measurement focus applied.

Government-Wide Financial Statements

The government-wide statement of net position and statement of activities are reported using the economic resources measurement focus and the accrual basis of accounting. Under the accrual basis of accounting, revenues are recognized when earned and expenses are recorded when the liability is incurred or economic asset used. Revenues, expenses, gains, losses, assets, and liabilities resulting from exchange and exchange-like transactions are recognized when the exchange takes place. Deferred outflows of resources represent a consumption of resources that applies to a future period and will not be recognized as an outflow of resources (expense/expenditure) until then. Deferred inflows of resources represent an acquisition of resources that applies to a future period and will not be recognized as an inflow of resources (revenue) until that time. Property taxes are recognized as revenues in the year for which they are levied. Taxes receivable for the following year are recorded as receivables and deferred inflows of resources. Grants and similar items are recognized as revenue when earned.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

C. Measurement Focus, Basis of Accounting, and Financial Statement Presentation (Continued)

Fund Financial Statements (Continued)

As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements. Exceptions to this general rule are charges between the City's Water, Wastewater, and Stormwater utilities and various other functions of the government. Elimination of these charges would distort the direct costs and program revenues reported for the various functions concerned.

Fund Financial Statements

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recorded when they are both measurable and available. "Measurable" means the amount of the transaction can be determined. "Available" means collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. For this purpose, the City considers revenues to be available if they are collected within sixty days of the end of the current fiscal period. Expenditures are recorded when the related fund liability is incurred, except for unmatured interest on long-term debt, claims, judgments, compensated absences, and pension expenditures, which are recorded as a fund liability when expected to be paid with expendable available financial resources.

Property taxes are recorded in the year levied as receivables and deferred inflows of resources. They are recognized as revenues in the succeeding year when services financed by the levy are being provided.

Intergovernmental aids and grants are recognized as revenues in the period the City is entitled to the resources and the amounts are available. Amounts owed to the City, which are not available, are recorded as receivables and deferred inflows of resources. Amounts received prior to the entitlement period are also recorded as deferred inflows of resources.

Special assessments are recognized as revenues when they become measurable and available as current assets. Annual installments due in future years are reflected as receivables and deferred inflows of resources.

Delinquent special assessments being held for collection by the county are reported as receivables and nonspendable fund balance in the General Fund.

Revenues susceptible to accrual include property taxes, miscellaneous taxes, and public charges for services, special assessments, and interest. Other general revenues such as fines and forfeitures, inspection fees, recreation fees, and miscellaneous revenues are recognized when received in cash or when measurable and available under the criteria described above.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

C. Measurement Focus, Basis of Accounting, and Financial Statement Presentation (Continued)

Fund Financial Statements (Continued)

The City reports deferred inflows of resources on its governmental funds balance sheet. Deferred inflows of resources arise from taxes levied in the current year, which are for subsequent year's operations. For governmental fund financial statements, deferred inflows of resources arise when potential revenue does not meet both the "measurable" and "available" criteria for recognition in the current period. Deferred inflows of resources also arise when resources are received before the City has a legal claim to them, as when grant monies are received prior to the incurrence of qualifying expenditures. In subsequent periods, when both revenue recognition criteria are met, or when the City has a legal claim to the resources, the deferred inflows of resources is removed from the balance sheet and revenue is recognized.

Proprietary and fiduciary fund financial statements (other than agency funds) are reported using the economic resources measurement focus and accrual basis of accounting, as described previously in this note. Agency funds follow the accrual basis of accounting and do not have a measurement focus.

The proprietary funds follow all pronouncements of the Governmental Accounting Standards Board ("GASB"). The proprietary funds distinguish operating revenues and expenses from nonoperating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the Water, Wastewater, and Stormwater utilities are charges to customers for sales and services. Operating expenses for proprietary funds include the cost of sales and services, administrative expenses, and depreciation on capital assets. All revenues and expenses not meeting this definition are reported as nonoperating revenues and expenses.

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity

Cash and Cash Equivalents/Investments

Investment of City funds is restricted by State statutes. Available investments are limited to:

- (1) Deposits in any credit union, bank, savings bank, trust company or savings and loan association which is authorized to transact business in this State if the time deposits mature in not more than three years.
- (2) Bonds or securities issued or guaranteed as to principal and interest by the federal government, or by a commission, board or other instrumentality of the federal government.
- (3) Bonds or securities of any county, drainage district, technical college district, village, city, town, or school district of this State.
- (4) Any security which matures or which may be tendered for purchase at the option of the holder within not more than seven years of the date on which it is acquired, if that security has a rating which is the highest or second highest rating category assigned by Standard & Poor's Corporation, Moody's Investor Service or other similar nationally recognized rating agency or if that security is senior to, or on a parity with, a security of the same issuer which has such a rating.
- (5) Bonds or securities issued under the authority of the municipality.
- (6) The local government pooled-investment fund as established under Section 25.50 of the Wisconsin Statutes.
- (7) Agreements in which a public depository agrees to repay funds advanced to it by the City plus interest, if the agreement is secured by bonds or securities issued or guaranteed as to principal and interest by the federal government.
- (8) Securities of an open-end management investment company or investment trust, subject to various conditions and investment options.
- (9) Repurchase agreements with public depositories, with certain conditions.
- (10) Bonds issued by the University of Wisconsin Hospital and Clinics Authority and the Wisconsin Aerospace Authority.

The City has adopted an investment policy. That policy follows the State statute for allowable investments, but does not specifically address the risk described in Note 2.

Investments are stated at fair value, which is the amount at which an investment could be exchanged in a current transaction between willing parties. Fair values are based on quoted market prices. No investments are reported at amortized cost. Adjustments necessary to record investments at fair value are recorded in the operating statement as increases or decreases in investment income. Investment income on commingled investments of municipal accounting funds is allocated based on average balances. The difference between the bank balance and carrying value is due to outstanding checks and/or deposits in-transit. See Note 2 for additional information.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity (Continued)

Proprietary Cash and Equivalents

For purposes of the proprietary fund statement of cash flows, the City considers all highly liquid investments, with a maturity of less than three months, when purchased, to be cash equivalents. This consists of current cash and investments.

Taxes Receivable

Property taxes are levied prior to the end of the calendar year and are due and collectible in the following year. Property taxes attach as an enforceable lien as of January 1. The City's portion of taxes is recorded as a receivable in the General Fund. The County acts as the collecting agency for all City taxes. Since City property taxes are not considered available until January 1 of the year following the levy, they are recorded as deferred inflows of resources in the funds budgeted therefore. Taxes are levied in December on the assessed value as of the prior January 1.

Property tax calendar – 2025 tax roll

Lien date and levy date	December, 2025
Tax Bills mailed	December, 2025
Payment in full, or	
First installment due	January 31, 2026
Second installment due	July 31, 2026

Allowance for Uncollectible Accounts

General Fund accounts receivable have been adjusted for all known uncollectible accounts. No allowance is necessary at year-end. Accounts receivable related to Fire/EMS charges have been shown net of an allowance for uncollectible accounts of \$350,697 in the Fire and EMS Fund.

Delinquent real estate taxes as of July 31 are paid in full by the county, which assumes the collection thereof. No provision for uncollectible accounts receivable has been made for delinquent Water and Wastewater billings because the utilities have the right by law to place delinquent bills on tax roll and other delinquent bills are not significant.

Leases as Lessor

The City's lease receivables are measured at the present value of lease payments expected to be received during the lease term. A deferred inflow of resources is recorded for the lease. The deferred inflow of resources is recorded at the initiation of the lease in an amount equal to the initial recording of the lease receivable. The deferred inflow of resources is amortized on a straight-line basis over the term of the lease.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity (Continued)

Interfund Transactions

During the course of operations, transactions occur between individual funds that may result in amounts owed between funds. Short-term interfund loans are reported as “due to and from other funds”. Long-term interfund loans (noncurrent portion) are reported as “advances from and to other funds”. Interfund receivables and payables between funds within governmental activities are eliminated in the statement of net position. Any residual balances outstanding between the governmental activities and business-type activities are reported in the government-wide financial statements as “internal balances”.

In the governmental fund financial statements, advances to other funds are offset equally by a fund balance account which indicates that they do not constitute expendable available financial resources and, therefore, are not available for appropriation.

Special Assessments

Assessments against property owners for public improvements are generally not subject to full settlement in the year levied. Deferred inflows of resources for special assessments are placed on tax rolls on an installment basis. Revenue from special assessments recorded in governmental funds is recognized as collections are made or as current installments are placed on tax rolls. Special assessments of enterprise funds are recorded as non-operating revenue at the time of assessment, if subject to collection. Deferred inflows of resources for special assessments, those not subject to collection, are recorded as other liability until such time they are subject to collection.

Uncollected installments placed on prior year tax rolls are held for collection by the County and are remitted to the City upon collection by the County. These delinquent installments are financed by the General Fund.

Inventories and Prepaid Items

Governmental fund inventory items are charged to expenditure accounts when purchased. Year-end inventory was not significant. Proprietary fund inventories are generally used for construction, operation and maintenance work. They are not for resale. They are valued at cost based on weighted average, and charged to construction or operation and maintenance expense when used.

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in both government-wide and fund financial statements.

Restricted Assets

Mandatory segregations of assets are presented as restricted assets. Such segregations are required by bond agreements and other external parties. Current liabilities payable from these restricted assets are also classified. The excess of restricted assets over current liabilities payable from restricted assets will be used first for retirement of related long-term debt. The remainder, if generated from earnings, is shown as restricted net position.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity (Continued)

Capital Assets

Government-Wide Statements

In the government-wide financial statements, fixed assets are accounted for as capital assets. Capital assets are defined by the government as assets with an initial cost of more than \$5,000 for general capital assets including infrastructure assets, and an estimated useful life in excess of 1 year. All capital assets are valued at historical cost or estimated historical cost if actual amounts are unavailable. Donated fixed assets are recorded at their estimated fair value at the date of donation.

Prior to January 2003, infrastructure assets of governmental funds were not capitalized. The City has retroactively reported all infrastructure acquired by its governmental fund types.

General Fixed Assets – Fixed assets acquired or constructed for general governmental services are recorded as expenditures in the fund from which the disbursements are made. Generally accepted accounting principles require that these fixed assets be capitalized at cost in the government-wide financial statements. Contributed fixed assets are to be recorded in the government-wide financial statements at acquisition value at the time received. Interest incurred during construction is not capitalized.

Depreciation on governmental fixed assets is calculated straight-line based on the estimated useful life of assets. The estimated useful life of assets is determined by industry standards as recommended by GASB.

Proprietary Fund Fixed Assets – Assets in the enterprise fund are capitalized at cost or fair value at date of contribution or acquisition. Normal repairs and maintenance that do not add to the value of the asset or materially extend asset lives are not capitalized. Improvements are capitalized and depreciated over the remaining lives of the related assets.

Deferred charges are recorded in the enterprise fund for extraordinary repairs. Costs are amortized over the estimated life of repair.

Depreciation is charged over the estimated service life of the assets using the straight-line method. Annual depreciation charges are determined using the average utility plant in service and rates ranging from 8 to 77 years for the Water Utility and 4 to 100 years for the Wastewater Utility, depending on the various classes of property, in the respective utilities. The Stormwater Utility assets are depreciated straight-line over useful lives ranging from 65 to 85 years.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity (Continued)

Capital Assets (Continued)

Fund Financial Statements

In the fund financial statements, capital assets used in governmental fund operations are accounted for as capital outlay expenditures of the governmental fund upon acquisition. Capital assets used in proprietary fund operations are accounted for the same way as in the government-wide statements.

Debt Issuance Costs

Debt issuance costs are recognized in the current period for the government-wide, proprietary, and governmental fund statements.

Compensated Absences

Under terms of employment, employees are granted sick leave and vacations in varying amounts. Benefits considered more likely than not to be used or settled at termination are recognized in the financial statements. The City applies a First-In, First-Out (“LIFO”) flows assumption when estimating its compensated absences liability. Under this assumption, employees are considered to use leave earned in prior years before current-year accumulated leave.

Amounts of accumulated vacation leave that are not expected to be liquidated with expendable available financial resources are reported as liabilities in the statement of net position. A liability is also recorded for accumulating rights to receive sick pay benefits for the portion more likely than not to be used by employees. Additionally, a liability is recognized for that portion of accumulating sick leave benefits that it is estimated will more likely than not be paid out by cash or non-cash means upon termination. The City accrues salary-related payments associated with payments of compensated absences.

Payments for leave benefits will be made at rates in effect when the benefits are used. Accumulated vacation and sick leave liabilities at December 31, 2025 are determined on the basis of current salary rates and include salary-related payments.

Long-Term Obligations/Conduit Debt

All long-term obligations to be repaid from governmental and business-type resources are reported as liabilities in the government-wide statements. The long-term obligations consist primarily of notes and bond payable, and accrued compensated absences.

All short-term and long-term obligations expected to be financed from proprietary fund type operations are accounted for as those fund liabilities.

Proceeds of long-term debt issues not recorded as fund liabilities are reflected as “Other Financing Sources” in the operating statement of the recipient fund. Retirement of these issues is reported as an expenditure of the debt service fund in the year in which the debt matures or is repaid, whichever is earlier.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity (Continued)

Long-Term Obligations/Conduit Debt (Continued)

For the government-wide statements and the proprietary fund statements, bond premiums and discounts are amortized over the life of the issue using the straight-line method. Gains or losses on prior refunding are amortized over the remaining life of the old debt, or the life of the new debt, whichever is shorter. The balance at year-end for both premiums/discounts and gains/losses, as applicable, is shown in the deferred outflows of resources or inflows of resources sections of the balance sheet.

The City had approved the issuance of industrial revenue bonds (“IRB”) for the benefit of private business enterprises. IRB’s are secured by mortgages or revenue agreements on the associated projects, and do not constitute indebtedness of the City. Accordingly, the bonds are not reported as liabilities in the accompanying financial statements. The total amount of IRB’s outstanding at the end of the year is zero.

Claims and Judgments

Claims and judgments are recorded as liabilities if all the conditions of GASB pronouncements are met. Claims and judgments that would normally be liquidated with expendable available financial resources are recorded during the year as expenditures in the governmental funds. If they are not to be liquidated with expendable available financial resources, no liability is recognized in the governmental fund statements. The related expenditure is recognized when the liability is liquidated. Claims and judgments are recorded in the government-wide statements and proprietary funds as expenses when the related liabilities are incurred. There were no significant claims or judgments at year-end requiring accrual.

Equity Classifications

Government-Wide Statements

Equity is classified as net position and displayed in three components:

1. Net investment in capital assets – Consists of capital assets including restricted capital assets, net of accumulated depreciation and reduced by the outstanding balances of any bonds, mortgages, notes, or other borrowings that are attributable to the acquisition, construction, or improvement of those assets.
2. Restricted – Consists of net assets with constraints placed on their use either by (1) external groups such as creditors, grantors, contributors, or laws or regulations of other governments; or (2) law through constitutional provisions or enabling legislation.
3. Unrestricted – All other net position that does not meet the definition of “restricted” or “net investment in capital assets”.

When both restricted and unrestricted resources are available for use, it is the City’s policy to use restricted resources first, then unrestricted resources as they are needed.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

D. Assets, Liabilities, and Net Position or Equity (Continued)

Equity Classifications (Continued)

Fund Financial Statements

Government fund equity is classified as fund balance.

In the fund financial statements, governmental fund balance is presented in five possible categories:

1. Nonspendable – Resources which cannot be spent because they are either (1) not in spendable form or (2) legally or contractually required to be maintained intact.
2. Restricted – Resources with constraints placed on the use of resources are either (1) externally imposed by the creditors (such as through debt covenants), grantors, contributors, or law and regulations of other governments; or (2) imposed by law through constitutional provisions or enabling legislation.
3. Committed – Resources which are subject to limitations the government imposes upon itself through formal action of the City Council, and that remain binding unless removed in the same manner.
4. Assigned – Resources neither restricted nor committed for which a government has stated intended use for a specific purpose. This intent can be expressed through the City Council or through the City Council delegating this responsibility to the City Finance Director through the budgetary process.
5. Unassigned – Resources which cannot be properly classified in one of the other four categories. Unassigned balances also include negative balances in the governmental funds reporting resources restricted for specific programs.

The City's fund balance policy states the City will strive to maintain an unassigned fund balance of 20% of current year operating expenditures in the General Fund. Unassigned fund balance in excess of 20% may be used only for the funding of non-recurring expenditures.

When restricted and other fund balance resources are available for use, it is the City's policy to use restricted resources first, followed by committed, assigned, and unassigned amounts, respectively.

E. Utility Rates

Current water rates were approved by the City, as regulated by the Wisconsin Public Service Commission, effective April 28, 2023. Current wastewater rates were approved by the City Council on June 27, 2019 and stormwater rates were approved by the City Council on December 29, 2015.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

F. Income Taxes

The City of Whitewater Water, Wastewater, and Stormwater Utilities are municipal utilities. Municipal utilities are exempt from income taxes and therefore no income tax liability is recorded.

G. Deficit Balances

Generally accepted accounting principles require disclosure of individual nonmajor funds that have deficit balances at year-end. As of December 31, 2025, the following individual funds held a deficit balance:

Taxicab Grant Program Fund	\$ (98,543)
Forestry Fund	(10,673)
Aquatic Center Capital Fund	(45,484)
TIF 13	(6,872)
TIF 14	(161,966)

The TIF deficits are anticipated to be replenished with future increments. The other nonmajor funds deficit is financed internally and will be monitored over the next few years.

As of December 31, 2025, the Capital Projects Fund had a deficit balance of \$714,846. The deficit is anticipated to be replenished with long-term debt proceeds approved subsequent to year-end (see Note 20).

H. Tax Incremental Financing District

The City has 5 active Tax Incremental Districts (“TIF’s”). TIFs 10-14 are in existence. TIF’s are authorized by Section 66.1105 of the Wisconsin Statutes. It is a method by which the City can recover its project costs in the designated district of the City. Those costs are recovered through tax increments, which are placed on the tax rolls.

I. Capital Contributions and Grants

Capital contributions represent the value of infrastructure contributed or paid by developers for plant. Capital grants represent funding provided by a higher level of government for the purpose to acquire, construct, or improve capital assets. They are recorded as additions to net position in the government-wide statements and proprietary fund statements. These amounts are not subject to repayment.

J. Pensions

The fiduciary net position of the Wisconsin Retirement System (“WRS”) has been determined using the flow of economic resources measurement focus and accrual basis of accounting. This includes for purposes of measuring the following:

- Net Pension Liability (Asset),
- Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions,
- Pension Expense (Revenue).

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

J. Pensions (Continued)

Information about the fiduciary net position of the WRS and additions to/deductions from WRS' fiduciary net position have been determined on the same basis as they are reported by the WRS. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

K. Other Post-Employment Benefits

Group Life Insurance Plan

The fiduciary net position of the Local Retiree Life Insurance Fund ("LRLIF") has been determined using the flow of economic resources measurement focus and the accrual basis of accounting. This includes for purposes of measuring the following:

- Net Other Postemployment Benefits ("OPEB") Liability (Asset),
- Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEBs, and
- OPEB Expense (Revenue).

Information about the fiduciary net position of the LRLIF and additions to/deductions from LRLIF's fiduciary net position have been determined on the same basis as they are reported by LRLIF. For this purpose, benefit payments (including refunds of member contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

L. Deferred Outflows of Resources and Inflows of Resources

In addition to assets, the statement of net position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element represents a consumption of net position that applies to a future period and will not be recognized as an outflow of resources (expenditure) until then. The City has two items that qualify for reporting in this category. The deferred outflows of resources are for the WRS pension system and the LRLIF.

In addition to liabilities, the statement of net position will sometimes report a separate section for deferred inflows of resources. This separate financial statements element represents an acquisition of net position which applies to a future period and will not be recognized as an inflow of resources (revenue) until then. The City has items that qualify for reporting in the category. The deferred inflows of resources are related to the deferred property tax revenue to be received in 2026, and deferred inflows related to lease accounting, the WRS pension system, and the LRLIF.

The net position of the City is significantly impacted by the combined effect of deferred outflows and inflows of resources from the pension and OPEB plans.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

1. Summary of Significant Accounting Policies (Continued)

M. Change in Accounting Principles

Effective January 1, 2025, the City adopted GASB Statement No. 102, *Certain Risk Disclosures*. GASB Statement No. 102 was issued to improve transparency by providing users of financial statements with information about risks that could significantly affect a government's ability to meet obligations and provide services. The City did not have any certain risks requiring disclosure in the financial statements.

2. Cash and Cash Equivalents

As previously discussed, cash for all City funds is pooled for investment purposes. At December 31, 2025, the cash and investments consist of the following:

	Carrying Value	Bank Balance	Associated Risk
Deposits in financial institutions - City	\$ 19,273,451	\$ 19,059,242	Custodial credit risk, interest rate risk
Deposits in financial institutions - CDA	929,401	929,401	Custodial credit risk, interest rate risk
LGIP	4,691,985	4,691,985	Credit risk, interest rate risk
Total Cash and Investments	<u>\$ 24,894,837</u>	<u>\$ 24,680,628</u>	

Reconciliation to Financial Statements

Per Statement of Net Position

Primary Government

Cash and Cash Equivalents \$ 15,230,678

Restricted Cash and Cash Equivalents 3,978,722

Component Unit 1,052,702

Fiduciary Funds

Tax Custodial Fund 4,632,735

Total Cash and Cash Equivalents \$ 24,894,837

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

2. Cash and Cash Equivalents/Investments (Continued)

A. Interest Rate Risk

Interest rate risk is the risk that changes in market interest rates will adversely affect the fair value of an investment. Generally, the longer the maturity of an investment, the greater the sensitivity of its fair value to changes in market interest rates. As of December 31, 2025, the Local Government Investment Pool (“LGIP”) investments have an average maturity of 13 days and a fair value of \$4,691,985.

B. Credit Risk

Generally, credit risk is the risk that an issuer of an investment will not fulfill its obligation to the holder of the investment. The City has no investment policy that would further limit its investments choices.

The LGIP is part of the State Investment Fund (“SIF”), and is managed by the State of Wisconsin Investment Board (“SWIB”). The SIF is not registered with the Securities and Exchange Commission, but operates under the statutory authority of Wisconsin Chapter 25. The SIF reports the fair value of its underlying assets annually. All investments are valued at amortized cost by the SIF for purposes of calculating earnings to each participant. Specifically, the SIF distributes income to pool participants monthly, based on their average daily share balance. Distributions include interest income based on stated rates (both paid and accrued), amortization of discounts and premiums on a straight-line basis, realized investment gains and losses calculated on an amortized cost basis, and investment expenses. This method does not distribute to participants any unrealized gains or losses generated by the pool’s investments. Detailed information about the SIF is available in separately issued financial statements available at <https://doa.wi.gov/Pages/StateFinances/LGIP.aspx>.

Participants in the LGIP have the right to withdraw their funds in total on one day’s notice. At December 31, 2025, the fair value of the City’s share of the LGIP’s assets was substantially equal to the amount reported above. Information on derivatives was not available to the City.

Investment allocation in the LGIP as of December 31, 2025 was: 97% in U.S. Government Securities and 3% in Certificates of Deposits, Commercial Paper, and Time Deposits. The Wisconsin State Treasurer updates the investment allocations on a monthly basis.

C. Custodial Credit Risk

Custodial credit risk for deposits is the risk that, in the event of the failure of a depository financial institution, the City would not be able to recover its deposits or will not be able to recover collateral securities that are in the possession of an outside party. The custodial risk for investments is the risk that, in the event of failure of the counterparty (e.g. broker-dealer) to a transaction, the City would not be able to recover the value of its investment of collateral securities that are in the possession of another party.

Deposits in each local and area bank are insured by the FDIC in the amount of \$250,000 for time and savings deposit accounts and \$250,000 for demand deposit accounts. Deposits in credit unions are insured by the National Credit Union Administration in the amount of \$250,000 for all share draft accounts, and \$250,000 for all share certificate and regular share accounts.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

2. Cash and Cash Equivalents/Investments (Continued)

C. Custodial Credit Risk (Continued)

Bank accounts, credit union accounts, and the local government investment pool are also insured by the State Deposit Guarantee Fund in the amount of \$1,000,000. However, due to the relatively small size of the Guarantee Fund in relationship to the total deposits covered and other legal implications, recovery of material principal losses may be significant to individual municipalities. This has been considered when determining custodial credit risk.

The City's uninsured deposits in financial institutions are collateralized by various instruments. These include depository bonds and collateralized investments.

As of December 31, 2025, the City's deposits with financial institutions in excess of federal depository insurance limits that were exposed to custodial credit risk are listed below:

Uninsured and collateralized by the pledging financial institution's trust department or agent not in the City's name	<u><u>\$ 10,464,707</u></u>
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D. Concentration of Credit Risk

Concentration of credit risk is the risk of loss attributed to the magnitude of a government's investment in a single issuer.

3. Receivables

The following accounts receivable amounts are not expected to be collected within one year:

	<u>General</u>
Delinquent personal property taxes	<u>\$ 85</u>
Delinquent special charges	<u>6,374</u>
Total	<u><u>\$ 6,459</u></u>

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

3. Receivables (Continued)

The City has entered into lease agreements where the City leases office space and space on its water tower for telecommunication equipment. In the statement of activities, lease revenue for the year ended December 31, 2025 was as follows:

	For the Year Ended December 31, 2025			
	Governmental Activities	Business-type Activities	Component Unit	Total
Lease-related Revenue				
Lease Revenue				
Land and Equipment	\$ 17,233	\$ 50,919	\$ -	\$ 68,152
Office Space	13,605	-	184,074	197,679
Total Lease Revenue	30,838	50,919	184,074	265,831
Interest Revenue	6,496	34,514	27,034	68,044
Total	<u>\$ 37,334</u>	<u>\$ 85,433</u>	<u>\$ 211,108</u>	<u>\$ 333,875</u>

Aggregate future cash flows for the revenue generated by the lease receivables and interest for the City as of December 31, 2025 were as follows:

Year Ended December 31,	Governmental Activities		Business-type Activities		Component Unit		Total	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2026	\$ 52,387	\$ 9,113	\$ 29,990	\$ 51,181	\$ 173,444	\$ 20,658	\$ 255,821	\$ 80,952
2027	54,743	7,057	31,530	49,944	158,949	14,244	245,222	71,245
2028	56,882	4,918	24,544	48,645	83,750	9,250	165,176	62,813
2029	59,106	2,694	17,379	47,621	87,162	5,838	163,647	56,153
2030	16,417	383	28,513	46,862	90,714	2,286	135,644	49,531
2031-2035	-	-	174,584	214,413	7,725	25	182,309	214,438
2036-2040	-	-	281,427	166,995	-	-	281,427	166,995
2041-2045	-	-	355,549	94,250	-	-	355,549	94,250
2046-2050	-	-	199,469	24,784	-	-	199,469	24,784
Total	<u>\$ 239,535</u>	<u>\$ 24,165</u>	<u>\$ 1,142,985</u>	<u>\$ 744,695</u>	<u>\$ 601,744</u>	<u>\$ 52,301</u>	<u>\$ 1,984,264</u>	<u>\$ 821,161</u>

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

3. Receivables (Continued)

Governmental funds report deferred inflows of resources in connection with receivables for revenues that are not considered to be available to liquidate liabilities of the current period. Property taxes levied for the subsequent year are not earned and cannot be used to liquidate liabilities of the current period. Governmental funds also defer revenue recognition in connection with resources that have been received, but not yet earned. At December 31, 2025, the various components of deferred inflows of resources and unearned revenue reported in the governmental funds were as follows:

	Unearned	Total
Property taxes for subsequent year	\$ 8,893,951	\$ 8,893,951
Tournament entry fees	3,825	3,825
Leases	257,585	257,585
Fire & EMS revenue	303,559	303,559
Total Deferred Inflows of Resources For Governmental Funds	<u>\$ 9,458,920</u>	<u>\$ 9,458,920</u>

4. Restricted Assets

The following represent the balances of the restricted cash and cash equivalents as of December 31, 2025:

	Water Utility	Wastewater Utility	Totals
Restricted Assets			
Redemption account	\$ 47,580	\$ 166,551	\$ 214,131
Reserve account	733,095	182,867	915,962
Connection account	-	411,793	411,793
DNR Replacement account	-	2,436,836	2,436,836
Total Restricted Assets	<u>\$ 780,675</u>	<u>\$ 3,198,047</u>	<u>\$ 3,978,722</u>

Long-Term Debt Accounts

Redemption – Used to segregate resources accumulated for debt service payments over the next twelve months.

Reserve – Used to report resources set aside to make up potential future deficiencies in the redemption account.

Equipment Replacement Account

The Wastewater Utility established an equipment replacement account to be used for significant mechanical equipment replacement as required by the Wisconsin Department of Natural Resources.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

5. Capital Assets

Capital asset activity in the governmental activities for the year ended December 31, 2025, was as follows:

	1/1/2025 Beginning Balance	Additions	Deletions	Reclassification	12/31/2025 Ending Balance
Governmental Activities					
Capital Assets Not Being Depreciated					
Construction in Progress	\$ 3,519,382	\$ 4,348,475	\$ 1,469,315	\$ -	\$ 6,398,542
Land	2,735,526	-	-	-	2,735,526
Right of Way	1,879,406	-	-	-	1,879,406
Land Improvements	4,841,168	-	-	-	4,841,168
Total Capital Assets					
Not Being Depreciated	12,975,482	4,348,475	1,469,315	-	15,854,642
Capital Assets Being Depreciated					
Land Improvements	2,668,377	-	-	-	2,668,377
Buildings	12,552,377	620,451	-	6,128,544	19,301,372
Traffic and Street Lights	1,471,875	-	-	-	1,471,875
Machinery and Equipment	9,941,413	3,497,694	194,295	-	13,244,812
Streets	28,778,556	609,751	345,166	-	29,043,141
Sidewalks	1,800,578	-	-	-	1,800,578
Curb and Gutter	1,291,651	27,245	-	-	1,318,896
Total Capital Assets					
Being Depreciated	58,504,827	4,755,141	539,461	6,128,544	68,849,051
Accumulated Depreciation					
Total Accumulated Depreciation	29,055,287	2,302,971	380,304	1,709,182	32,687,136
Capital Assets, Net of Depreciation	\$ 42,425,022	\$ 6,800,645	\$ 1,628,472	\$ 4,419,362	\$ 52,016,557

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

5. Capital Assets (Continued)

Depreciation expense for the governmental activities is as follows:

Government Activities	
General Government	\$ 171,052
Public Safety	531,691
Public Works, which includes the depreciation of streets (including curb and gutter) and sidewalks	1,371,173
Culture, Recreation and Education	229,055
Total Governmental Activities Depreciation Expense	<u>\$ 2,302,971</u>

Capital asset activity in the business-type activities for the year ended December 31, 2025, was as follows:

<u>Water</u>	1/1/2025 Beginning Balance	Additions	Deletions	12/31/2025 Ending Balance
Capital Assets Not Being Depreciated				
Construction in progress	\$ 369,343	\$ 2,170,396	\$ 203,613	\$ 2,336,126
Land and land rights	224,506	-	-	224,506
Total Capital Assets Not Being Depreciated	<u>593,849</u>	<u>2,170,396</u>	<u>203,613</u>	<u>2,560,632</u>
Capital Assets Being Depreciated				
Source of supply	1,713,632	8,600	-	1,722,232
Pumping	1,171,485	-	-	1,171,485
Water treatment	1,595,440	282,669	-	1,878,109
Transmission and distribution	24,148,651	317,847	140,020	24,326,478
Administrative and general assets	1,063,232	97,574	13,200	1,147,606
Total Capital Assets Being Depreciated	<u>29,692,440</u>	<u>706,690</u>	<u>153,220</u>	<u>30,245,910</u>
Total Capital Assets	<u>30,286,289</u>	<u>2,877,086</u>	<u>356,833</u>	<u>32,806,542</u>
Less: Accumulated depreciation	<u>(9,483,190)</u>	<u>(588,902)</u>	<u>(153,220)</u>	<u>(9,918,872)</u>
Net Capital Assets	<u>\$ 20,803,099</u>	<u>\$ 2,288,184</u>	<u>\$ 203,613</u>	<u>\$ 22,887,670</u>

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

5. Capital Assets (Continued)

	1/1/2025 Beginning Balance	Additions	Deletions	12/31/2025 Ending Balance
<u>Wastewater</u>				
Capital Assets Not Being Depreciated				
Construction in progress	\$ 3,387,900	\$ 99,186	\$ 3,380,926	\$ 106,160
Land and land rights	4,498,925	-	-	4,498,925
Total Capital Assets Not Being Depreciated	7,886,825	99,186	3,380,926	4,605,085
Capital Assets Being Depreciated				
Collection system	18,232,083	4,621,693	98,981	22,754,795
Treatment and disposal	37,645,225	-	-	37,645,225
General	1,880,187	195,389	-	2,075,576
Total Capital Assets Being Depreciated	57,757,495	4,817,082	98,981	62,475,596
Total Capital Assets	65,644,320	4,916,268	3,479,907	67,080,681
Less: Accumulated depreciation	(27,578,100)	(1,214,221)	(98,981)	(28,693,340)
Net Capital Assets	\$ 38,066,220	\$ 3,702,047	\$ 3,380,926	\$ 38,387,341
	1/1/2025 Beginning Balance	Additions	Deletions	12/31/2025 Ending Balance
<u>Stormwater</u>				
Capital Assets Not Being Depreciated				
Construction in progress	\$ 6,974	\$ 146,723	\$ -	\$ 153,697
Total Capital Assets Not Being Depreciated	6,974	146,723	-	153,697
Capital Assets Being Depreciated				
Infrastructure	8,075,746	62,327	-	8,138,073
Less: Accumulated depreciation	(1,179,600)	(131,432)	-	(1,311,032)
Net Capital Assets	\$ 6,903,120	\$ 77,618	\$ -	\$ 6,980,738

Listed below is the depreciation expense for the utilities.

Business Type Activities

Water Utility	\$ 561,945
Wastewater Utility	1,241,178
Stormwater Utility	131,432
Total Business-Type Activities Depreciation Expense	<u>\$ 1,934,555</u>

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

6. Interfund Receivables/Payables and Transfers

Interfund Receivables/Payables

The following is a schedule of interfund receivables and payables including any overdrafts on pooled cash and investment accounts in the governmental funds:

Receivable Fund	Payable Fund	Amount
General Fund	Capital Project	\$ 535,025
General Fund	Cable TV	3,268
General Fund	Taxicab Grant Program Fund	200,949
General Fund	Forestry Fund	12,116
General Fund	Police Dept. Trust Fund	899
General Fund	Aquatic Center Capital Fund	45,484
General Fund	TIFs 13 and 14	168,838
General Fund	Tax Custodial Fund	7,202
General Fund	Stormwater Utility	712,038
Subtotal - General Fund		<u>1,685,819</u>
Rescue Squad Equipment/Educ. Fund	General Fund	268
Subtotal - Other Funds		<u>268</u>
Water Utility	General Fund	1,990
Subtotal - Proprietary Funds		<u>1,990</u>
Subtotal - Fund Financial Statements		<u>1,688,077</u>
Less: Fund Eliminations		<u>(978,029)</u>
Total - Government-Wide Statements		<u>\$ 710,048</u>
Receivable Fund	Payable Fund	Amount
Governmental Activities	Tax Collection Fund	\$ 7,202
Governmental Activities	Component Unit Activities	13,787
Governmental Activities	Business-Type Activities	710,048
	Total	<u>\$ 731,037</u>

The principal purpose of these interfunds is due to commingled cash. All remaining balances resulted from the time lag between the dates that (1) interfund goods and services are provided or reimbursable expenditures occur, (2) transactions are recorded in the accounting system, and (3) payments between funds are made. All amounts are due within one year.

For the statement of net position, interfund balances which are owed within the governmental activities, and business-type activities are netted and eliminated.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

6. Interfund Receivables/Payables and Transfers (Continued)

The following is a schedule of interfund transfers:

Fund Transferred To	Fund Transferred From	Amount	Principal Purpose
General Fund	Parking Permit Fund	\$ 35,704	Administrative
General Fund	Fire and EMS Fund	385,000	Administrative
General Fund	Water and Wastewater	437,204	Tax equivalent
General Fund	Stormwater Utility	25,000	Capital equipment
Subtotal - General Fund		<u>882,908</u>	
Capital Projects Funds	General Fund	<u>500</u>	Appropriation
Fire and EMS Fund	General Fund	<u>1,370,112</u>	Appropriation
Debt Service Fund	TIF 12	13,200	Debt service payment
Debt Service Fund	General Fund	<u>4,194</u>	Debt service payment
Subtotal - Debt Service Fund		<u>17,394</u>	
Cable TV Fund	General Fund	32,315	Appropriation
Taxicab Grant Program Fund	General Fund	5,000	Appropriation
Aquatic Center Fund	General Fund	266,530	Appropriation
Aquatic Center Fund	Capital Projects Funds	90,891	Appropriation
Aquatic Center Capital Fund	Capital Projects Funds	100,000	Capital improvements
Parks and Recreation Fund	General Fund	249,242	Appropriation
Parks and Recreation Fund	Field of Dreams Fund	5,050	Appropriation
Library Special Revenue Fund	General Fund	<u>469,370</u>	Appropriation
Subtotal - Nonmajor Funds		<u>1,218,398</u>	
Water Utility	TIFs 10, 11, and 13	<u>50,988</u>	Debt Service Payments
Subtotal - Enterprise Funds		<u>50,988</u>	
Sub-Total – Fund Financial Statements		3,523,406	
Less: Fund Eliminations		<u>(3,137,190)</u>	
Total – Government-Wide Statement of Activities - Primary Government		<u>\$ 386,216</u>	
CDA	Housing	\$ 50,000	Economic development
CDA	TIFs 10, 11, and 12	75,000	Economic development
CDA	General Fund	30,000	Economic development
CDA	Stormwater	<u>25,000</u>	Economic development
Subtotal - CDA		<u>180,000</u>	
Governmental Activities	CDA	<u>4,419,362</u>	Capital assets
Total – Government-Wide Statement of Activities - Component Unit		<u>\$ (4,239,362)</u>	

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

6. Interfund Receivables/Payables and Transfers (Continued)

Generally, transfers are used to (1) move revenues from the fund that collects them to the fund that the budget requires to expend them, (2) move receipts restricted to debt service from the funds collecting the receipts to the debt service fund, and (3) use unrestricted revenues collected in the General Fund to finance various programs accounted for in other funds in accordance with budgetary authorizations.

7. Long-Term Obligations

The following is a summary of long-term debt transactions of the City for the year ended December 31, 2025.

	Beginning Balance	Increases	Decreases	Ending Balance	Amounts Due Within One Year
GOVERNMENTAL ACTIVITIES					
Bonds and Notes Payable					
General Obligation Notes and Bonds	\$ 16,620,000	\$ -	\$ (1,150,000)	\$ 15,470,000	\$ 1,220,000
Notes from Direct Borrowings	492,315	-	(111,405)	380,910	113,568
Total Bonds and Notes Payable	<u>17,112,315</u>	<u>-</u>	<u>(1,261,405)</u>	<u>15,850,910</u>	<u>1,333,568</u>
Other Liabilities					
Unamortized Debt Premium	591,861	-	(38,379)	553,482	-
Compensated Absences*	891,106	82,335	-	973,441	180,655
Total Other Liabilities	<u>1,482,967</u>	<u>82,335</u>	<u>(38,379)</u>	<u>1,526,923</u>	<u>180,655</u>
Total Governmental Activities Long-Term Liabilities	<u>\$ 18,595,282</u>	<u>\$ 82,335</u>	<u>\$ (1,299,784)</u>	<u>\$ 17,377,833</u>	<u>\$ 1,514,223</u>
BUSINESS-TYPE ACTIVITIES					
Bonds and Notes Payable					
General Obligation Notes and Bonds	\$ 8,230,000	\$ -	\$ (585,000)	\$ 7,645,000	\$ 585,000
Bonds from Direct Borrowings	16,634,627	1,114,807	(1,454,588)	16,294,846	1,558,688
Revenue Bonds	8,885,000	-	(375,000)	8,510,000	390,000
Total Bonds and Notes Payable	<u>33,749,627</u>	<u>1,114,807</u>	<u>(2,414,588)</u>	<u>32,449,846</u>	<u>2,533,688</u>
Other Liabilities					
Unamortized Debt Premium	484,547	-	(31,343)	453,204	-
Compensated Absences*	120,991	27,983	-	148,974	43,040
Total Other Liabilities	<u>605,538</u>	<u>27,983</u>	<u>(31,343)</u>	<u>602,178</u>	<u>43,040</u>
Total Business-type Activities Long-Term Liabilities	<u>\$ 34,355,165</u>	<u>\$ 1,142,790</u>	<u>\$ (2,445,931)</u>	<u>\$ 33,052,024</u>	<u>\$ 2,576,728</u>

* The change in compensated absences liability is presented as a net change.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

7. Long-Term Obligations (Continued)

A. Governmental Activities – General Obligation Debt

All general obligation notes and bonds payable are backed by the full faith and credit of the municipality. Notes and bonds will be retired by future property tax levies. Proprietary fund debt is payable by revenues from user fees of those funds, or if the revenues are not sufficient, by future tax levies.

The City's general obligation debt limit is equal to 5% of the City's total equalized value. The City's debt limit as of December 31, 2025, is \$55,102,830. Debt subject to the limit is \$24,126,030.

The following table outlines the governmental debt:

	<u>Date Of Issue</u>	<u>Final Maturity</u>	<u>Interest Rates</u>	<u>Original Indebtedness</u>	<u>Balance 12/31/25</u>	<u>Current Portion</u>
Governmental Activities						
2012 GO Refunding						
Bonds	5/17/2012	9/1/2031	.85-3.25%	\$ 5,020,000	\$ 1,925,000	\$ 300,000
2014 GO Bonds	6/10/2014	9/1/2029	0.5-3.0%	\$ 2,645,000	1,105,000	385,000
2018 GO Bonds	4/11/2018	9/1/2037	2.0-5.0%	\$ 2,535,000	2,115,000	-
2019 GO Promissory						
Notes	7/23/2019	7/23/2029	2.49%	\$ 703,500	231,000	57,750
2020 GO Bonds	7/8/2020	6/1/2040	2.0-2.1%	\$ 1,450,000	695,000	40,000
2022 GO Bonds	3/30/2022	6/1/2041	3.0-4.0%	\$ 4,165,000	3,935,000	95,000
2022 GO Promissory						
Notes	12/9/2022	12/15/2032	3.99%	\$ 304,500	149,910	55,818
2024 GO Promissory						
Notes	7/17/2024	6/1/2044	4.0-5.0%	\$ 6,000,000	5,695,000	400,000
Total Governmental Activities -- General Obligation Debt					\$ 15,850,910	\$ 1,333,568

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

7. Long-Term Obligations (Continued)

A. Governmental Activities – General Obligation Debt (Continued)

Debt service requirements to maturity are as follows:

<u>Years</u>	<u>Governmental Activities</u>			
	<u>General Obligation Bonds and</u>		<u>Notes from Direct Borrowings</u>	
	<u>Principal</u>	<u>Interest</u>	<u>Principal</u>	<u>Interest</u>
2026	\$ 1,220,000	\$ 550,383	\$ 113,568	\$ 11,180
2027	985,000	515,005	115,817	7,493
2028	1,085,000	481,990	64,526	4,258
2029	1,165,000	443,565	64,803	2,535
2030	1,230,000	396,452	7,338	813
2031-2035	4,775,000	1,349,385	14,858	727
2036-2040	3,465,000	590,973	-	-
2041-2044	1,545,000	105,347	-	-
Totals	<u>\$ 15,470,000</u>	<u>\$ 4,433,100</u>	<u>\$ 380,910</u>	<u>\$ 27,006</u>

B. Business-Type Debt

The following is business-type debt outstanding:

Business-type Activities Debt

	<u>Date of Issuance</u>	<u>Final Maturity</u>	<u>Interest Rates</u>	<u>Original Indebtedness</u>	<u>Balance 12/31/25</u>	<u>Current Portion</u>
<u>Water Utility</u>						
2022 Mortgage Revenue Bonds	6/9/2022	5/1/2042	4.0-5.0%	\$ 4,625,000	\$ 5,555,000	\$ 235,000
2024 Revenue Bonds	7/17/2024	5/1/2044	4.0-5.0%	\$ 1,275,000	1,250,000	40,000
					<u>6,805,000</u>	<u>275,000</u>
2014 GO Bonds	6/10/2014	9/1/2029	0.5-3.0%	\$ 510,000	160,000	40,000
2018 GO Bonds	4/11/2018	9/1/2037	2.0-5.0%	\$ 1,850,000	1,275,000	95,000
2019 GO Promissory Notes	7/23/2019	7/23/2029	2.49%	\$ 313,000	125,200	31,300
2020 GO Bonds	7/8/2020	6/1/2040	2.0-2.1%	\$ 1,730,000	1,360,000	80,000
2025 GO Promissory Notes	8/27/2025	5/1/2035	0.25%	\$ 454,920	454,920	44,983
				Total Water Utility G.O. Debt	<u>3,375,120</u>	<u>291,283</u>
				Total Water Utility Long-Term Debt	<u>10,180,120</u>	<u>566,283</u>

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

7. Long-Term Obligations (Continued)

B. Business-Type Debt (Continued)

	<u>Date of Issuance</u>	<u>Final Maturity</u>	<u>Interest Rates</u>	<u>Original Indebtedness</u>	<u>Balance 12/31/25</u>	<u>Current Portion</u>
<u>Wastewater Utility</u>						
2009 Clean Water Fund Loan	12/9/2009	5/1/2029	2.91%	\$ 2,766,890	\$ 729,353	\$ 174,569
2011 Clean Water Fund Loan	7/27/2011	5/1/2031	2.40%	\$ 614,198	223,659	35,102
2016 Clean Water Fund Loan	4/13/2016	5/1/2035	2.10%	\$ 20,799,553	13,123,489	1,193,054
2022 Mortgage Revenue Bonds	6/9/2022	5/1/2042	4.0-5.0%	\$ 3,565,000	1,620,000	110,000
2024 Clean Water Fund Loan	8/14/2024	5/1/2044	2.365%	\$ 1,626,586	1,588,225	67,180
2024 Revenue Bonds	7/17/2024	5/1/2034	4.0-5.0%	\$ 90,000	85,000	5,000
		Total Wastewater Utility Revenue Bonds			17,369,726	1,584,905
2014 GO Bonds	6/10/2014	9/1/2029	0.5-3.0%	\$ 220,000	65,000	15,000
2018 GO Bonds	4/11/2018	9/1/2037	2.0-5.0%	\$ 1,355,000	1,020,000	75,000
2019 GO Promissory Notes	7/23/2019	7/23/2029	2.49%	\$ 133,500	50,000	12,500
2020 GO Bonds	7/8/2020	6/1/2040	2.0-2.1%	\$ 1,795,000	1,410,000	85,000
		Total Wastewater Utility G.O. Debt			2,545,000	187,500
		Total Wastewater Utility Long-Term Debt			19,914,726	1,772,405
<u>Stormwater Utility</u>						
2012 GO Refunding Bonds	5/17/2012	9/1/2031	.85-3.25%	\$ 455,000	180,000	30,000
2014 GO Bonds	6/10/2014	9/1/2029	0.5-3.0%	\$ 905,000	280,000	65,000
2018 GO Bonds	4/11/2018	9/1/2037	2.0-5.0%	\$ 800,000	560,000	35,000
2020 GO Bonds	7/8/2020	6/1/2040	2.0-2.1%	\$ 220,000	170,000	10,000
2022 GO Bonds	3/30/2022	6/1/2041	3.0-4.0%	\$ 965,000	840,000	45,000
2024 GO Promissory Notes	7/17/2024	6/1/2044	4.0-5.0%	\$ 350,000	325,000	10,000
		Total Stormwater Utility G.O. Debt			2,355,000	195,000
		Total Business-type Activities Long-Term Debt			\$ 32,449,846	\$ 2,533,688

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

7. Long-Term Obligations (Continued)

B. Business-Type Debt (Continued)

Debt service requirements on business-type debt to maturity are as follows:

<u>Years</u>	<u>General Obligation Bonds and</u>		<u>Business-Type Activities</u>			
	<u>Notes</u>		<u>Bonds from Direct Borrowings</u>		<u>Revenue Bonds</u>	
	<u>Principal</u>	<u>Interest</u>	<u>Principal</u>	<u>Interest</u>	<u>Principal</u>	<u>Interest</u>
2026	\$ 585,000	\$ 213,747	\$ 1,558,688	\$ 328,908	\$ 390,000	\$ 360,169
2027	605,000	194,047	1,591,365	294,774	325,000	342,294
2028	620,001	177,482	1,624,775	259,905	260,000	327,669
2029	630,000	160,401	1,658,934	224,266	285,000	314,044
2030	515,000	142,586	1,454,265	190,708	355,000	298,044
2031-2035	2,599,999	488,303	7,566,594	493,503	2,285,000	1,194,812
2036-2040	1,930,001	147,837	444,904	73,543	3,040,000	650,328
2041-2044	159,999	18,331	395,321	18,972	1,570,000	81,056
Totals	<u>\$ 7,645,000</u>	<u>\$ 1,542,734</u>	<u>\$ 16,294,846</u>	<u>\$ 1,884,579</u>	<u>\$ 8,510,000</u>	<u>\$ 3,568,416</u>

C. Other Debt

Estimated payments of compensated absences are not included in the debt service requirement schedules. The compensated absences liability attributed to governmental activities will be liquidated primarily by the sick leave payout fund.

A statutory mortgage lien upon the utility's system and any additions, improvements and extensions thereto is created by Section 66.066 of the Wisconsin Statutes as provided for in the ordinances creating the revenue bond issue. The City's system and the earnings of the system remain subject to the lien until payment in full of the principal and interest on the bonds.

There are a number of limitations and restrictions contained in the various bond indentures and loan agreements. The City believes it is in compliance with all significant limitations and restrictions, including federal arbitrage regulations.

D. Bond Covenant Disclosures

The information on the following page is provided in compliance with the resolution creating the City's revenue bonds and Clean Water Fund loans.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

7. Long-Term Obligations (Continued)

D. Bond Covenant Disclosures (Continued)

Insurance

The utilities are exposed to various risks of loss related to torts, theft of, damage to, or destruction of assets, errors and omissions, workers compensation, and health care of its employees. These risks are covered through the purchase of commercial insurance, with minimal deductibles. Settled claims have not exceeded coverage in any of the last three years. There were no significant reductions in coverage compared to the prior year.

Debt Coverage

Under terms of the resolution providing for the issue of revenue bonds, revenue less operating expenses excluding depreciation (defined net earnings) must exceed 1.10 or 1.20 times the highest annual debt service of the bonds. The coverage only include revenue debt and does not include general obligation or other debt. The debt coverage requirements on the revenue bonds and Clean Water Fund loans are associated with the water utility only. The coverage requirements were met in 2025 as follows:

	Water Revenue Bonds	Sewer Clean Water Fund Loan and Revenue Bonds
Operating revenues	\$ 2,929,807	\$ 4,129,865
Investment income	68,761	158,427
Less: Operation and maintenance expenses	(1,589,652)	(1,834,861)
Net Earnings	<u>\$ 1,408,916</u>	<u>\$ 2,453,431</u>
Minimum Required Earnings per Resolution:		
Highest annual debt service revenue bonds	\$ 600,297	\$ 1,984,070
Coverage factor	<u>1.20</u>	<u>1.20</u>
Minimum Required Earnings	<u>\$ 720,356</u>	<u>\$ 2,380,884</u>

8. Commitments

Construction

The City has committed up to \$3 million for a library expansion. The total costs anticipated are \$5.057 million. As of December 31, 2025, library renovations totaling \$6,218,620 were completed and are reported as construction work-in-progress on the Statement of Financial Position.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

9. Fund Balances

Fund balances as of December 31, 2025, include the items in the following tables:

Major Funds

<u>General Fund</u>	<u>Nonspendable</u>	<u>Restricted</u>	<u>Assigned</u>	<u>Unassigned</u>
Delinquent personal property tax	\$ 85	\$ -	\$ -	\$ -
Prepaid expenses	30,548	-	-	-
Fire Department Equipment	-	-	995,620	-
DPW Equipment Revolving Fund	-	-	239,325	-
Police Vehicle Revolving Fund (deficit)	-	-	-	(182,310)
Building Repair Fund	-	-	51,216	-
Skate Park Fund	-	-	5,433	-
Solid Waste/Recycling Fund	-	-	7,935	-
Sick Leave Severance Fund	-	-	53,721	-
Lakes Improvements Fund (deficit)	-	-	-	(379)
Street Repair Revolving Fund	-	-	290,397	-
Insurance Fund	-	-	85,072	-
Elections Fund	-	-	22,852	-
Health Insurance Fund	-	-	186,665	-
Unassigned	-	-	-	3,079,402
Total General Fund	<u>\$ 30,633</u>	<u>\$ -</u>	<u>\$ 1,938,236</u>	<u>\$ 2,896,713</u>

Fire and EMS

Fund balance	<u>\$ 787,819</u>
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Capital Projects

Fund deficit	<u>\$ (714,846)</u>
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CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

9. Fund Balances (Continued)

<u>Non-Major Funds</u>	<u>Nonspendable</u>	<u>Restricted</u>	<u>Assigned</u>	<u>Unassigned</u>
Special Revenue Funds				
Cable TV Fund	\$ -	\$ 28,901	\$ -	\$ -
Library Special Revenue Fund	-	547,261	-	-
Taxicab Grant Program Fund (deficit)	-	-	-	(98,543)
Parkland Acquisition Fund	-	85,983	-	-
Parkland Development Fund	-	11,416	-	-
Forestry Fund (deficit)	-	-	-	(10,673)
Rescue Squad Equipment/Education Fund	-	120,279	-	-
Parking Permit Fund	-	68,217	-	-
Police Dept. Trust Fund	-	88,341	-	-
Parks and Recreation Fund	-	34,691	-	-
Field of Dreams Fund	-	55,981	-	-
Aquatic Center Capital Fund (deficit)	-	-	-	(45,484)
Capital Projects Funds				
TIF 10	-	126,222	-	-
TIF 11	-	25,086	-	-
TIF 12	-	33,129	-	-
TIF 13 (deficit)	-	-	-	(6,872)
TIF 14 (deficit)	-	-	-	(161,966)
Housing	-	1,880,805	-	-
Total Non-Major Funds	<u>\$ -</u>	<u>\$ 3,106,312</u>	<u>\$ -</u>	<u>\$ (323,538)</u>

See Note 1. G. for an explanation of fund deficits.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

10. Defined Benefit Pension Plan

A. Plan Description

The WRS is a cost-sharing multiple-employer defined benefit pension plan. WRS benefits and other plan provisions are established by Chapter 40 of the Wisconsin Statutes. Benefit terms may only be modified by the legislature. The retirement system is administered by the Wisconsin Department of Employee Trust Funds (“ETF”). The system provides coverage to all eligible State of Wisconsin, local government and other public employees. All employees, initially employed by a participating WRS employer on or after July 1, 2011, and expected to work at least 1200 hours a year (880 hours for teachers and school district educational support employees) and expected to be employed for at least one year from employee’s date of hire are eligible to participate in the WRS.

ETF issues a standalone Annual Comprehensive Financial Report (“ACFR”), which can be found at <https://etf.wi.gov/about-etf/reports-and-studies/financial-reports-and-statements>.

Additionally, ETF issued a standalone Wisconsin Retirement System Financial Report, which can also be found using the link above.

B. Vesting

For employees beginning participation on or after January 1, 1990, and no longer actively employed on or after April 24, 1998, creditable service in each of five years is required for eligibility for a retirement annuity. Participants employed prior to 1990 and on or after April 24, 1998, and prior to July 1, 2011, are immediately vested. Participants who initially became WRS eligible on or after July 1, 2011, must have five years of creditable service to be vested.

C. Benefits Provided

Employees who retire at or after age 65 (54 for protective occupations and 62 for elected officials and executive service retirement plan participants, if hired on or before 12/31/2016) are entitled to a retirement benefit based on a formula factor, their final average earnings, and creditable service.

Final average earnings is the average of the participant's three highest annual earnings periods. Creditable service includes current service and prior service for which a participant received earnings and made contributions as required. Creditable service also includes creditable military service. The retirement benefit will be calculated as a money purchase benefit based on the employee’s contributions plus matching employer's contributions, with interest, if that benefit is higher than the formula benefit.

Vested participants may retire at or after age 55 (50 for protective occupations) and receive an actuarially-reduced benefit. Participants terminating covered employment prior to eligibility for an annuity may either receive employee-required contributions plus interest as a separation benefit or leave contributions on deposit and defer application until eligible to receive a retirement benefit.

The WRS also provides death and disability benefits for employees.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

10. Defined Benefit Pension Plan (Continued)

D. Post-Retirement Adjustments

The ETF Board may periodically adjust annuity payments from the retirement system based on annual investment performance in accordance with s. 40.27, Wis. Stat. An increase (or decrease) in annuity payments may result when investment gains (losses), together with other actuarial experience factors, create a surplus (shortfall) in the reserves, as determined by the system's consulting actuary. Annuity increases are not based on cost of living or other similar factors. For Core annuities, decreases may be applied only to previously granted increases. By law, Core annuities cannot be reduced to an amount below the original, guaranteed amount (the "floor") set at retirement. The Core and Variable annuity adjustments granted during recent years are as follows:

Year	Core Fund Adjustment (%)	Variable Fund Adjustment (%)
2015	2.9	2.0
2016	0.5	(5.0)
2017	2.0	4.0
2018	2.4	17.0
2019	0.0	(10.0)
2020	1.7	21.0
2021	5.1	13.0
2022	7.4	15.0
2023	1.6	(21.0)
2024	3.6	15.0

E. Contributions

Required contributions are determined by an annual actuarial valuation in accordance with Chapter 40 of the Wisconsin Statutes. The employee required contribution is one-half of the actuarially determined contribution rate for general category employees, including teachers, executives and elected officials. Starting on January 1, 2016, the executives and elected officials category was merged into the general employee category. Required contributions for protective employees are the same rate as general employees. Employers are required to contribute the remainder of the actuarially determined contribution rate. The employer may not pay the employee required contribution unless provided for by an existing collective bargaining agreement.

During the reporting period, the WRS recognized \$763,967 in contributions from the municipality.

Contribution rates as of December 31, 2025, are:

Employee Category	Employee	Employer
General (including teachers, executives and elected officials)	6.95%	6.95%
Protective with Social Security	6.95%	14.95%
Protective without Social Security	6.95%	18.95%

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

10. Defined Benefit Pension Plan (Continued)

F. Pension Liabilities, Pension Expense (Revenue), and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions

At December 31, 2025, the City reported a liability (asset) of \$793,042 for its proportionate share of the net pension liability (asset). The net pension liability (asset) was measured as of December 31, 2024, and the total pension liability used to calculate the net pension asset was determined by an actuarial valuation as of December 31, 2023, rolled forward to December 31, 2024. No material changes in assumptions or benefit terms occurred between the actuarial valuation date and the measurement date. The City's proportion of the net pension liability (asset) was based on the City's share of contributions to the pension plan relative to the contributions of all participating employers. At December 31, 2024, the City's proportion was 0.04826307%, which was an increase of 0.00400449% from its proportion measured as of December 31, 2023.

For the year ended December 31, 2025, the City recognized pension expense of \$1,059,913.

Pension amounts have been allocated to the proprietary and CDA funds. Allocations were based on the proportionate share of current year contributions to the pension plan made by the proprietary and CDA funds relative to the total contributions made by the City.

At December 31, 2025, the City reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ 2,462,829	\$ (2,314,287)
Net differences between projected and actual earnings on pension plan investments	1,205,069	-
Changes in assumptions	235,310	-
Changes in proportion and differences between employer contributions and proportionate share of contributions	3,758	(28,452)
Employer contributions subsequent to the measurement date	868,745	-
Total	\$ 4,775,711	\$ (2,342,739)

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

10. Defined Benefit Pension Plan (Continued)

F. Pension Liabilities, Pension Expense (Revenue), and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions (Continued)

\$868,745 reported as deferred outflows of resources related to pension resulting from the WRS Member's contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability (asset) in the year ended December 31, 2026. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pension will be recognized in pension expense as follows:

Year Ended December 31:	Net Deferred Outflows (Inflows) of Resources
2026	\$ 471,866
2027	1,637,302
2028	(414,542)
2029	(130,399)
Total	<u>\$ 1,564,227</u>

G. Actuarial Assumptions

The total pension liability in the December 31, 2024, actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Actuarial Valuation Date:	December 31, 2023
Measurement Date of Net Pension Liability (Asset):	December 31, 2024
	January 1, 2021 - December 31 2023
Experience Study:	Published November 19, 2024
Actuarial Cost Method:	Entry Age Normal
Asset Valuation Method:	Fair Value
Long-Term Expected Rate of Return:	6.8%
Discount Rate:	6.8%
Salary Increases:	
Wage Inflation	3.0%
Seniority/Merit	0.1% - 5.7%
Mortality:	2020 WRS Experience Mortality Table
Post-Retirement Adjustments*	1.7%

*No post-retirement adjustment is guaranteed. Actual adjustments are based on recognized investment return, actuarial experience and other factors. 1.7% is the assumed annual adjustment based on the investment return assumption and the post-retirement discount rate. Includes the impact of known Market Recognition Account deferred gains/losses on the liability for dividend payments.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

10. Defined Benefit Pension Plan (Continued)

G. Actuarial Assumptions (Continued)

Actuarial assumptions are based upon an experience study conducted in 2024 that covered a three-year period from January 1, 2021 to December 31, 2023. Based on this experience study, actuarial assumptions used to measure the Total Pension Liability changed from prior year, including seniority (merit) and separation rates. The Total Pension Liability for December 31, 2024 is based upon a roll-forward of the liability calculated from the December 31, 2023 actuarial valuation.

H. Long-Term Expected Return on Plan Assets

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. The target allocation and best estimates of geometric real rates of return for each major asset class are summarized in the following table:

Asset Allocation Targets and Expected Returns¹

As of December 31, 2024

Core Fund Asset Class	Asset Allocation %	Long-Term Expected Nominal Rate of Return %	Long-Term Expected Real Rate of Return % ²
Public Equity	38	7.0	4.3
Public Fixed Income	27	6.1	3.4
Private Equity/Debt	20	9.5	6.7
Inflation Sensitive	19	4.8	2.1
Real Estate	8	6.5	3.8
Leverage ³	(12)	3.7	1.1
Total Core Fund	100	7.5	4.8
Variable Fund Asset Class			
U.S. Equities	70	6.5	3.8
International Equities	30	7.4	4.7
Total Variable Fund	100	6.9	4.2

¹Asset Allocations are managed within established ranges; target percentages may differ from actual monthly allocations.

²New England Pension Consultants Long Term US CPI (Inflation) Forecast: 2.6%.

³The investment policy used for the Core Fund involves reducing equity exposure by leveraging lower volatility assets, such as fixed income securities. Currently, an asset allocation target of 12% policy leverage is used, subject to an allowable range of up to 20%.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

10. Defined Benefit Pension Plan (Continued)

I. Single Discount Rate

A single discount rate of 6.8% was used to measure the Total Pension Liability for the current year and prior year. The discount rate is based on the expected rate of return on pension plan investments of 6.80% and a municipal bond rate of 4.08% (Source: "20-Bond GO Index" is the Bond Buyer Index, general obligation, 20 years to maturity, mixed quality as of December 31, 2024. In describing this index, the Bond Buyer notes that the bonds' average quality is roughly equivalent to Moody's Investors Service's Aa2 rating and Standard and Poor's Corp.'s AA.). Because of the unique structure of WRS, the 6.80% expected rate of return implies that a dividend of approximately 1.7% will always be paid. For purposes of the single discount rate, it was assumed that the dividend would always be paid. The projection of cash flows used to determine this single discount rate assumed that plan member contributions will be made at the current contribution rate and that employer contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on these assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments (including expected dividends) of current plan members. Therefore, the municipal bond rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

J. Sensitivity of the City's Proportionate Share of the Net Pension Liability (Asset) to Changes in the Discount Rate

The following presents the City's proportionate share of the net pension liability (asset) calculated using the discount rate of 6.80 percent, as well as what the City's proportionate share of the net pension liability (asset) would be if it were calculated using a discount rate that is 1-percentage-point lower (5.80 percent) or 1-percentage-point higher (7.80 percent) than the current rate:

	1% Decrease to Discount Rate (5.80%)	Current Discount Rate (6.80%)	1% Increase to Discount Rate (7.80%)
City's proportionate share of the net pension liability (asset)	\$ 7,439,770	\$ 793,042	\$ (3,929,267)

K. Pension Plan Fiduciary Net Position

Detailed information about the pension plan's fiduciary net position is available in separately issued financial statements available at <https://etf.wi.gov/about-etf/reports-and-studies/financial-reports-and-statements>.

L. Allocation of Pension Plan

Pension amounts are allocated between the General Fund, Proprietary Funds and CDA based upon the required contributions of each fund to the whole.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

11. Other Post-Employment Benefits Plan – Multiple Employer Life Insurance Plan

A. Plan Description

The LRLIF is a multiple-employer defined benefit OPEB plan. LRLIF benefits and other plan provisions are established by Chapter 40 of the Wisconsin Statutes. The ETF and the Group Insurance Board have statutory authority for program administration and oversight. The plan provides Postemployment life insurance benefits for all eligible members.

B. OPEB Plan Fiduciary Net Position

ETF issues a standalone ACFR, which can be found at <https://etf.wi.gov/about-etf/reports-and-studies/financial-reports-and-statements>.

Additionally, ETF issued a standalone Retiree Life Insurance Financial Report, which can also be found using the link above.

C. Benefits Provided

The LRLIF plan provides fully paid up life insurance benefits for post-age 64 retired members and pre-65 retirees who pay for their coverage.

D. Contributions

The Group Insurance Board approves contribution rates annually, based on recommendations from the insurance carrier. Recommended rates are based on an annual valuation, taking into consideration an estimate of the present value of future benefits and the present value of future contributions. A portion of employer contributions made during a member's working lifetime funds a post-retirement benefit.

Employers are required to pay the following contributions based on member contributions for active members to provide them with Basic Coverage after age 65. There are no employer contributions required for pre-age 65 annuitant coverage. If a member retires prior to age 65, they must continue paying the member premiums until age 65 in order to be eligible for the benefit after age 65.

Contribution rates as of December 31, 2025, are:

Coverage Type	Employer Contribution
50% Post Retirement Coverage	40% of Member Contribution

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

**11. Other Post-Employment Benefits Plan – Multiple Employer Life Insurance Plan
(Continued)**

D. Contributions (Continued)

Member contributions are based upon nine age bands through age 69 and an additional eight age bands for those age 70 and over. Participating members must pay monthly contribution rates per \$1,000 of coverage until the age of 65 (age 70 if active). The employee contribution rates in effect for the year ended December 31, 2023 are as listed below:

Life Insurance Member Contribution Rates* For the year ended December 31, 2024		
Attained Age	Basic	Supplemental
Under 30	\$0.05	\$0.05
30-34	0.06	0.06
35-39	0.07	0.07
40-44	0.08	0.08
45-49	0.12	0.12
50-54	0.22	0.22
55-59	0.39	0.39
60-64	0.49	0.49
65-69	0.57	0.57

*Disabled members under age 70 receive a waiver-of-premium benefit.

During the reporting period, the LRLIF recognized \$1,589 in contributions from the employer.

**E. OPEB Liabilities, OPEB Expense (Revenue), and Deferred Outflows of Resources and
Deferred Inflows of Resources Related to OPEBs**

At December 31, 2025, the City reported a liability (asset) of \$295,587 for its proportionate share of the net OPEB liability (asset). The net OPEB liability (asset) was measured as of December 31, 2024 and the total OPEB liability used to calculate the net OPEB liability (asset) was determined by an actuarial valuation as of January 1, 2024, rolled forward to December 31, 2024. No material changes in assumptions or benefit terms occurred between the actuarial valuation date and the measurement date. The City's proportion of the net OPEB liability (asset) was based on the City's share of contributions to the OPEB plan relative to the contributions of all participating employers. At December 31, 2024, the City's proportion was 0.075554%, which was a decrease of 0.004119% from its proportion measured as of December 31, 2024.

For the year ended December 31, 2025, the City recognized OPEB expense of \$2,698.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

**11. Other Post-Employment Benefits Plan – Multiple Employer Life Insurance Plan
(Continued)**

**E. OPEB Liabilities, OPEB Expense (Revenue), and Deferred Outflows of Resources and
Deferred Inflows of Resources Related to OPEBs (Continued)**

At December 31, 2025 the City reported deferred outflows of resources and deferred inflows of resources related to OPEBs from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual experience	\$ -	\$ (30,751)
Net differences between projected and actual earnings on plan investments	4,059	-
Changes in actuarial assumptions	72,528	(165,788)
Changes in proportion and differences between employer contributions and proportionate share of contributions	-	(42,129)
Employer contributions subsequent to the measurement date	1,573	-
Totals	<u>\$ 78,160</u>	<u>\$ (238,668)</u>

\$1,573 reported as deferred outflows related to OPEB resulting from the City employer's contributions subsequent to the measurement date will be recognized as a reduction of the net OPEB liability (asset) in the year ended December 31, 2026. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense(revenue) as follows:

Year Ended December 31:	Net Deferred Outflows (Inflows) of Resources
2026	\$ (20,902)
2027	(34,382)
2028	(42,787)
2029	(38,847)
2030	(12,365)
Thereafter	(12,798)
Total	<u>\$ (162,081)</u>

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

**11. Other Post-Employment Benefits Plan – Multiple Employer Life Insurance Plan
(Continued)**

F. Actuarial Assumptions

The total OPEB liability in the January 1, 2024, actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Actuarial Valuation Date:	January 1, 2024
Measurement Date of Net OPEB Liability (Asset)	December 31, 2024
Experience Study:	January 1, 2021 - December 31, 2023, Published November 19, 2024
Actuarial Cost Method:	Entry Age Normal
20 Year Tax-Exempt Municipal Bond Yield*:	4.08%
Long-Term Expected Rate of Return:	4.25%
Discount Rate:	4.09%
Salary Increases	
Wage Inflation:	3.00%
Seniority/Merit:	0.1% - 5.7%
Mortality:	2020 WRS Experience Mortality Table

*Based on the Bond Buyer GO 20-Bond Municipal index.

Actuarial assumptions are based upon an experience study conducted in 2024 that covered a three-year period from January 1, 2021 to December 31, 2023. The Total OPEB Liability for December 31, 2025 is based upon a roll-forward of the liability calculated from the January 1, 2024 actuarial valuation.

G. Long-Term Expected Return on Plan Assets

The long-term expected rate of return is determined by adding expected inflation to expected long-term real returns and reflecting expected volatility and correlation. Investments for the LRLIF are held with Securian, the insurance carrier. Interest is calculated and credited to the LRLIF based on the rate of return for a segment of the insurance carriers' general fund, specifically 10-year A- Bonds (as a proxy, and not tied to any specific investments). The overall aggregate interest rate is calculated using a tiered approach based on the year the funds were originally invested and the rate of return for that year. Investment interest is credited based on the aggregate rate of return and assets are not adjusted to fair market value. Furthermore, the insurance carrier guarantees the principal amounts of the reserves, including all interest previously credited thereto.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

**11. Other Post-Employment Benefits Plan – Multiple Employer Life Insurance Plan
(Continued)**

G. Long-Term Expected Return on Plan Assets (Continued)

Local OPEB Life Insurance
Asset Allocation Targets and Expected Returns
As of December 31, 2024

Asset Class	Index	Target Allocation	Long-Term Expected Geometric Real Rate of Return
US Intermediate Credit Bonds	Bloomberg US Interim Credit	40%	2.41%
US Mortgages	Bloomberg US MBS	60%	2.71%
Inflation			2.30%
Long-Term Expected Rate of Return			4.25%

H. Single Discount Rate

A single discount rate of 4.09% was used to measure the Total OPEB Liability for the current year, as opposed to a discount rate of 3.32% for the prior year. The change in the discount rate was primarily caused by the increase in the municipal bond rate from 3.26% as of December 31, 2023 to 4.08% as of December 31, 2024. The Plan's fiduciary net position was projected to be insufficient to make all projected future benefit payments of current active and inactive members. Therefore, the discount rate for calculating the Total OPEB Liability is equal to the single equivalent rate that results in the same actuarial present value as the long-term expected rate of return applied to benefit payments, to the extent that the plan's fiduciary net position is projected to be sufficient to make projected benefit payments, and the municipal bond rate applied to benefit payment to the extent that the plan's fiduciary net position is projected to be insufficient. The plan's fiduciary net position was projected to be available to make projected future benefit payments of current plan members through December 31, 2037.

The projection of cash flows used to determine the single discount rate assumed that employer contributions will be made according to the current employer contribution schedule and that contributions are made by plan members retiring prior to age 65.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

**11. Other Post-Employment Benefits Plan – Multiple Employer Life Insurance Plan
(Continued)**

I. Sensitivity of the City’s Proportionate Share of the Net OPEB Liability (Asset) to Changes in the Discount Rate

The following presents the City’s proportionate share of the net OPEB liability (asset) calculated using the discount rate of 4.09 percent, as well as what the City’s proportionate share of the net OPEB liability (asset) would be if it were calculated using a discount rate that is 1-percentage-point lower (3.09 percent) or 1-percentage-point higher (5.09 percent) than the current rate:

	1% Decrease to Discount Rate (3.09%)	Current Discount Rate (4.09%)	1% Increase to Discount Rate (5.09%)
City's proportionate share of the net OPEB liability (asset)	\$ 395,093	\$ 295,587	\$ 218,908

12. Self-Insured Health Insurance Plan

A. Self-Insured Health Insurance Program

The City is exposed to various risks of loss related to employee benefits, including health care claims for active employees. Starting in 2025, the City is self-insured for employee health insurance. Under this program, the City retains the risk of loss for claims up to specified limits and purchases stop-loss insurance to limit exposure on individual and aggregate claims.

The health insurance program is administered by a third-party administrator (“TPA”), which processes claims, maintains participant records, and provides periodic claims reports to management. The City is responsible for funding claims as they are incurred.

B. Stop-Loss Coverage

The City maintains stop-loss insurance to reduce its exposure to significant claims. For the year ended December 31, 2025, stop-loss coverage provided reimbursement for monthly aggregate claims in excess of \$44,839 (\$329 for individual and \$758 for family per enrolled employee per month) depending on enrollment in the month. Stop-loss coverage does not relieve the City from its primary obligation for claims up to the deductible limits.

C. Claims Liability

At December 31, 2025, the City did not report a liability for reported and unreported claims which were incurred on or before December 31, 2025, but not paid by the City as of that date. This was the result of the City’s monthly payments to the TPA exceeding the actual claims paid or to be paid for 2025.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

12. Self-Insured Health Insurance Plan (Continued)

C. Claims Liability (Continued)

Currently, activity of the self-insured health insurance program is accounted for and allocated across funds of the City. Charges to departments and employees are based on estimates of the amounts needed to fund current-year claims and establish appropriate reserves for incurred claims. Excess fund net position is retained to provide for future claims.

The following table reports the change in the claims liability for the self-insured health insurance program for the year ended December 31, 2025:

	Accrued Balance at Beginning of Year	Current Claims and Changes in Estimates	Claim Payments	Accrued Balance at End of Year
12/31/2025	\$ -	\$ 1,202,995	\$ (1,202,995)	\$ -

13. Risk Management

The City is exposed to various risks of loss related to torts; theft of, damage to, or destruction of assets; errors and omissions; workers compensation; and health care of its employees. All risks are covered through the purchase of commercial insurance, with minimal deductibles. Settled claims have not exceeded the commercial coverage in any of the past three years.

14. Aquatic Center Lease and Operating Agreement

The City and the Whitewater Unified School District (the “District”) have a lease and operating agreement for the Aquatic Center (the “Center”). The Center is owned by the District and leased by the City for \$1 annually. The agreement provides for the City of Whitewater Park Board to assume responsibility for the operation and management of the Center. The effective date is July 1, 2016 for an initial five-year term expiring June 30, 2021. In May 2024, a new agreement was enacted between the City and the District.

The City budgets and accounts for this activity separately in the Aquatic Center Fund (Fund 247) and is included as a Nonmajor Special Revenue Fund within this document.

Under the agreement, the parties will split all Center expenses equally to the extent they are not covered by revenues generated by the Park Board. The City contributed \$357,421 toward the Center costs in 2025 and the District contributed \$183,339 in 2025 for Center costs.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

15. Component Unit

This report contains the CDA which is included as a component unit. Financial information is presented as a discrete column in the statement of net position and the statement of activities.

In addition to the basic financial statements and the preceding notes to financial statements which apply, the following additional disclosures are considered necessary for a fair presentation.

A. Basis of Accounting/Measurement Focus

The CDA follows the full accrual basis of accounting and the flow of economic resources measurement focus.

B. Deposits and Investments

The CDA's cash and investments at year end were comprised of the following:

	Carrying Value	Bank Balance	Associated Risk
			Custodial credit risk,
Demand deposits	<u>\$ 929,401</u>	<u>\$ 929,401</u>	Interest rate risk

Balances above do not include the CDA's allocated portions of the City's pooled general checking account (\$123,301).

Deposits in each local and area bank are insured by the FDIC in the amount of \$250,000 for demand deposit accounts and \$250,000 for time and savings deposit accounts.

Bank accounts are also insured by the State Deposit Guarantee Fund in the amount of \$1,000,000. However, due to the relatively small size of the Guarantee Fund in relationship to the total deposits covered and other legal implications, recovery of material principal losses may not be significant to individual municipalities.

Custodial Credit Risk

Deposits – Custodial credit risk is the risk that in the event of a financial institution failure, the CDA's deposits may not be returned to the CDA. As of December 31, 2025, the CDA did not have any total bank balances exposed to custodial credit as outlined in Note 2.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

15. Component Unit (Continued)

C. Economic Development and Housing Rehabilitation Loans Receivable

The CDA has received federal and state grant funds for economic development and housing rehabilitation loan programs to various businesses and individuals. The CDA records a loan receivable when the loan has been made and funds have been disbursed. It is the CDA's policy to record revenue when the initial loan is made from the federal and state grant funds. Interest received from loan repayments is recognized as revenue when received in cash. The following receivable amounts are not expected to be collected within one year:

Loan receivable, net	<u>\$880,738</u>
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D. Capital Assets

	Beginning Balance	Additions	Deletions	Reclassification	Ending Balance	Useful Lives (Years)
Land	\$ 565,797	\$ -	\$ -	\$ -	\$ 565,797	N/A
Buildings	6,128,544	-	-	(6,128,544)	-	35-40
Accumulated Depreciation						
Buildings	(1,709,182)	-	-	1,709,182	-	
Totals	<u>\$4,985,159</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ (4,419,362)</u>	<u>\$ 565,797</u>	

E. Employee Retirement System

All eligible authority employees participate in the WRS, a cost-sharing defined benefit multiple-employer public employee retirement system ("PERS"). Activity related to the CDA's involvement in the system is included with the City in Note 10.

F. Transfers In

The CDA recorded net transfers recorded from the City of \$180,000.

G. Due to and from City

The CDA Program fund owes the City \$13,787.

H. Leases Receivable

The CDA is a lessor for building space. As of December 31, 2025, the CDA had leases receivable of \$601,744. A schedule of lease repayments to the CDA is on page 34. See Note 3 for additional information.

CITY OF WHITEWATER
Notes to the Basic Financial Statements
December 31, 2025

15. Component Unit (Continued)

H. Leases Receivable (Continued)

Year Ending December 31,	Component Unit	
	Principal	Interest
2026	\$ 173,444	\$ 20,658
2027	158,949	14,244
2028	83,750	9,250
2029	87,162	5,838
2030	90,714	2,286
2031	7,725	25
Total	<u>\$ 601,744</u>	<u>\$ 52,301</u>

16. Developer Commitments

The City has developer incentive commitments of \$5,630,100 as of December 31, 2025. This amount represents City commitments provided that either or both of construction conditions and tax base incentives are met. These conditions and incentives have not been met as of December 31, 2025.

17. Economic Dependency

One of the City's Water Utility customers provides approximately 18% of the water revenue. Another provides 11% of water revenue and 22% of wastewater revenue.

18. Contingencies

From time to time, the City is party to other various pending claims and legal proceedings. Although the outcome of such matters cannot be forecast with certainty, it is the opinion of management that the likelihood is remote that any such claims or proceedings will have a material adverse effect on the City's financial position or results of operations.

19. Effect of New Accounting Standards on Current Period Financial Statements

The Governmental Accounting Standards Board (GASB) has adopted GASB Statement No. 103, *Financial Reporting Model Improvements*, effective for periods beginning June 15, 2025, GASB Statement No. 104, *Disclosure of Certain Capital Assets*, effective for periods beginning after June 15, 2025, and GASB Statement No. 105, *Subsequent Events*, effective for periods beginning after June 15, 2026. When these become effective, application of these standards may restate portions of these financial statements.

20. Subsequent Events

Subsequent to year-end, the City approved the issuance of \$8,760,000 in general obligation notes and \$4,890,000 in water and sewer revenue bonds for the purposes of financing general and utility capital projects.

Additionally, subsequent to year-end, the City approved a street paving contract totaling \$1,071,423.

REQUIRED SUPPLEMENTARY INFORMATION

City of Whitewater
Whitewater, WI
Schedule of Revenues, Expenditures and Changes in Fund Balance
Budget and Actual (with Budget to GAAP Differences)
General Fund
For the year ended December 31, 2025

	Budgeted Amounts		Actual Amounts, Budgetary Basis	Budget to GAAP Differences	Actual Amounts, GAAP Basis	Variance with Final Budget- Positive (Negative)
	Original	Final				
REVENUES						
Taxes	\$ 4,507,730	\$ 4,507,730	\$ 4,507,731	\$ -	\$ 4,507,731	\$ 1
Other Taxes	323,735	323,735	302,665	-	302,665	(21,070)
Special Assessment Revenue	1,050	1,050	4,870	-	4,870	3,820
Intergovernmental	5,023,961	5,023,961	5,287,630	31,805	5,319,435	263,669
License and Permits	394,523	394,523	405,884	-	405,884	11,361
Fines, Forfeits and Penalties	286,550	286,550	286,883	-	286,883	333
Public Charges for Services	45,625	45,625	68,003	-	68,003	22,378
Interest Income	493,292	493,292	568,157	17,774	585,931	74,865
Miscellaneous Income	80,050	80,050	179,995	285,810	465,805	99,945
Total Revenues	<u>11,156,516</u>	<u>11,156,516</u>	<u>11,611,818</u>	<u>335,389</u>	<u>11,947,207</u>	<u>455,302</u>
EXPENDITURES						
Current:						
General Government	1,779,606	1,779,606	2,057,426	69,897	2,127,323	(277,820)
Public Safety	4,871,142	4,871,142	5,112,487	-	5,112,487	(241,345)
Public Works	1,207,166	1,207,166	1,103,596	663,192	1,766,788	103,570
Culture, Recreation and Education	455,107	455,107	590,717	401	591,118	(135,610)
Capital Outlay	-	-	-	1,620,701	1,620,701	-
Total Expenditures	<u>8,313,021</u>	<u>8,313,021</u>	<u>8,864,226</u>	<u>2,354,191</u>	<u>11,218,417</u>	<u>(551,205)</u>
Excess (Deficiency) of Revenues Over Expenditures	<u>2,843,495</u>	<u>2,843,495</u>	<u>2,747,592</u>	<u>(2,018,802)</u>	<u>728,790</u>	<u>(95,903)</u>
OTHER FINANCING SOURCES (USES)						
Transfers Out to CDA	(30,000)	(30,000)	(30,000)	-	(30,000)	-
Transfers In	463,114	463,114	568,326	314,582	882,908	105,212
Transfers Out	<u>(3,270,152)</u>	<u>(3,270,152)</u>	<u>(3,365,237)</u>	<u>877,083</u>	<u>(2,488,154)</u>	<u>(95,085)</u>
Total Other Financing Sources (Uses)	<u>(2,837,038)</u>	<u>(2,837,038)</u>	<u>(2,826,911)</u>	<u>1,191,665</u>	<u>(1,635,246)</u>	<u>10,127</u>
Net Change in Fund Balances	6,457	6,457	(79,319)	(827,137)	(906,456)	(85,776)
Fund Balances - Beginning of Year	<u>3,189,354</u>	<u>3,189,354</u>	<u>3,189,354</u>	<u>2,582,684</u>	<u>5,772,038</u>	<u>3,189,354</u>
Fund Balances - End of Year	<u>\$ 3,195,811</u>	<u>\$ 3,195,811</u>	<u>\$ 3,110,035</u>	<u>\$ 1,755,547</u>	<u>\$ 4,865,582</u>	<u>\$ 3,103,578</u>

City of Whitewater
Whitewater, WI
Schedule of Revenues, Expenditures and Changes in Fund Balance
Budget and Actual (with Variances)
Fire and EMS Fund
For the year ended December 31, 2025

	Budgeted Amounts		Actual Amounts, Budgetary Basis	Variance with Final Budget- Positive (Negative)
	<u>Original</u>	<u>Final</u>		
REVENUES				
Intergovernmental	\$ 623,882	\$ 623,882	\$ 751,787	\$ 127,905
Public Charges for Services	716,414	716,414	1,088,615	372,201
Miscellaneous Income	200	200	16,397	16,197
Total Revenues	<u>1,340,496</u>	<u>1,340,496</u>	<u>1,856,799</u>	<u>516,303</u>
EXPENDITURES				
Current:				
Public Safety	2,325,608	2,325,608	2,159,132	166,476
Capital Outlay	-	-	50,490	(50,490)
Total Expenditures	<u>2,325,608</u>	<u>2,325,608</u>	<u>2,209,622</u>	<u>115,986</u>
Excess (Deficiency) of Revenues Over Expenditures	<u>(985,112)</u>	<u>(985,112)</u>	<u>(352,823)</u>	<u>632,289</u>
OTHER FINANCING SOURCES (USES)				
Transfers In	1,370,112	1,370,112	1,370,112	-
Transfers Out	<u>(385,000)</u>	<u>(385,000)</u>	<u>(385,000)</u>	<u>-</u>
Total Other Financing Sources (Uses)	<u>985,112</u>	<u>985,112</u>	<u>985,112</u>	<u>-</u>
Net Change in Fund Balance	-	-	632,289	632,289
Fund Balance (Deficit) - Beginning of Year	<u>155,530</u>	<u>155,530</u>	<u>155,530</u>	<u>-</u>
Fund Balance (Deficit) - End of Year	<u>\$ 155,530</u>	<u>\$ 155,530</u>	<u>\$ 787,819</u>	<u>\$ 632,289</u>

See accompanying notes to the required supplementary information

**CITY OF WHITEWATER
WISCONSIN RETIREMENT SYSTEM SCHEDULES
December 31, 2025**

**SCHEDULE OF PROPORTIONATE SHARE OF THE NET PENSION LIABILITY (ASSET)
AS OF THE MEASUREMENT DATE**

Year ended December 31,	Proportion of the net pension liability (asset)	Proportionate share of the net pension liability (asset)	Covered- employee payroll	Collective net pension liability (asset) as a percentage of its covered-employee payroll	Plan fiduciary net position as a percentage of the total pension liability (asset)
2024	0.04826307%	\$ 793,042	\$ 7,518,195	10.55%	98.79%
2023	0.04425858%	658,039	6,853,505	9.60%	98.85%
2022	0.04112726%	2,178,800	5,835,664	37.34%	97.72%
2021	(0.04093644%)	(3,299,552)	5,614,968	(58.76%)	106.02%
2020	(0.04139238%)	(2,584,182)	5,494,004	(47.04%)	105.26%
2019	(0.04136795%)	(1,333,891)	5,512,700	(24.20%)	102.96%
2018	0.04079730%	1,451,440	5,370,806	27.02%	96.45%
2017	(0.04050154%)	(1,202,538)	5,085,067	(23.65%)	102.93%
2016	0.04009691%	330,494	5,007,766	6.60%	99.12%
2015	0.04036951%	655,997	5,156,137	12.72%	98.20%

**SCHEDULE OF CITY'S CONTRIBUTIONS
FOR THE YEAR ENDED**

Year ended December 31,	Contractually required contributions	Contributions in relation to the contractually required contributions	Contribution deficiency (excess)	Covered-employee payroll	Contributions as a percentage of covered- employee payroll
2025	\$ 868,745	\$ (868,745)	\$ -	\$ 8,204,684	10.59%
2024	763,967	(763,967)	-	7,518,195	10.16%
2023	655,682	(655,682)	-	6,853,505	9.57%
2022	494,319	(494,319)	-	5,835,664	8.47%
2021	474,842	(474,842)	-	5,614,968	8.46%
2020	460,645	(460,645)	-	5,494,004	8.38%
2019	434,659	(434,659)	-	5,512,700	7.88%
2018	431,432	(431,432)	-	5,370,806	8.03%
2017	421,690	(421,690)	-	5,085,067	8.29%
2016	385,047	(385,047)	-	5,007,766	7.69%

See accompanying notes to the required supplementary information

**CITY OF WHITEWATER
LOCAL RETIREE LIFE INSURANCE FUND SCHEDULES
December 31, 2025**

**SCHEDULE OF PROPORTIONATE SHARE OF THE NET OPEB LIABILITY (ASSET)
AS OF THE MEASUREMENT DATE**

Year ended December 31,	Proportion of the net OPEB liability (asset)	Proportionate share of the net OPEB liability (asset)	Covered- employee payroll	Collective net OPEB liability (asset) as a percentage of its covered- employee payroll	Plan fiduciary net position as a percentage of the total OPEB liability (asset)
2024	0.07555400%	\$ 295,587	\$ 5,206,000	5.68%	37.20%
2023	0.07967300%	366,548	4,707,000	7.79%	33.90%
2022	0.08147400%	310,402	4,294,000	7.23%	38.81%
2021	0.08354300%	493,770	4,379,000	11.28%	29.57%
2020	0.08753900%	481,528	4,394,000	10.96%	31.36%
2019	0.09230900%	393,070	4,303,000	9.13%	37.58%
2018	0.09298000%	238,418	4,172,000	5.71%	48.69%
2017	0.09906500%	298,045	4,165,967	7.15%	44.81%

**SCHEDULE OF CONTRIBUTIONS
FOR THE YEAR ENDED**

Year ended December 31,	Contractually required contributions	Contributions in relation to the contractually required contributions	Contribution deficiency (excess)	Covered- employee payroll	Contributions as a percentage of covered- employee payroll
2025	\$ 1,573	\$ (1,573)	\$ -	\$ 6,035,872	0.03%
2024	1,589	(1,589)	-	5,206,000	0.03%
2023	1,623	(1,623)	-	4,707,000	0.03%
2022	1,634	(1,634)	-	4,294,000	0.04%
2021	1,663	(1,663)	-	4,379,000	0.04%
2020	1,736	(1,736)	-	4,394,000	0.04%
2019	1,668	(1,668)	-	4,303,000	0.04%
2018	1,773	(1,773)	-	4,172,000	0.04%

See accompanying notes to the required supplementary information

CITY OF WHITEWATER
Notes to the Required Supplementary Information
December 31, 2025

1. Budgetary Information

Budgets

A budget has been adopted for all funds of the City. The City's budget is adopted in accordance with Chapter 65 of the Wisconsin Statutes. Changes to appropriations authorized in the adopted budget generally require a vote of two-thirds of the entire membership of the governing body. Budgetary expenditure control is exercised at the department level. The budgetary comparison schedule is presented for the General Fund and the Fire and EMS Fund, since it is considered a major special revenue fund. In the General Fund, the debt service levy and transfer out to debt service of \$1,949,572 were eliminated on the fund statements.

Budget amounts include appropriations authorized in the original budget, any council approved amendments, appropriations of restricted resources received for funding specific expenditures and designated portions of the beginning balance of expected to finance expenditures of the current fiscal year. Unused appropriations lapse at year-end unless specifically carried over for financing subsequent year expenditures. The final budget includes an other financing source for anticipated fund balance increase which is not a revenue source under modified accrual accounting. Accordingly there is no actual revenue.

Excess Expenditures over Appropriations

Budgetary expenditure control is exercised at the department level. Some individual departments experienced expenditures which exceeded appropriations. The detail of those items can be found in the City's year-end budget to actual report.

The City's General Fund and Fire and EMS Fund had expenditures in excess of budget as follows:

	Budgeted Amounts		Actual	Variance
	<u>Original</u>	<u>Final</u>	Amounts, Budgetary Basis	with Final budget
General Fund				
General Government	\$ 1,779,606	\$ 1,779,606	\$ 2,057,426	\$ (277,820)
Public Safety	4,871,142	4,871,142	5,112,487	(241,345)
Culture, Recreation and Education	455,107	455,107	590,717	(135,610)
Fire and EMS Fund				
Capital Outlay	-	-	50,490	(50,490)

Revenues were sufficient to cover the expenditures.

CITY OF WHITEWATER
Notes to the Required Supplementary Information
December 31, 2025

2. Wisconsin Retirement System Schedules

Changes of benefit terms: There were no changes of benefit terms for any participating employer in WRS.

Changes of assumptions: Based on a three-year experience study conducted in 2021 covering January 1, 2018 through December 31, 2020, the ETF Board adopted assumption changes that were used to measure the total pension liability beginning with the year-end December 31, 2021, including the following:

- Lowering the long-term expected rate of return from 7.0% to 6.8%
- Lowering the discount rate from 7.0% to 6.8%
- Lowering the price inflation rate from 2.5% to 2.4%
- Lowering the post-retirement adjustments from 1.9% to 1.7%
- Mortality assumptions were changed to reflect updated trends by transitioning from the Wisconsin 2018 Mortality Table to the 2020 WRS Experience Mortality Table.

Based on a three-year experience study conducted in 2018 covering January 1, 2015 through December 31, 2017, the ETF Board adopted assumption changes that were used to measure the total pension liability beginning with the year-ended December 31, 2018, including the following:

- Lowering the long-term expected rate of return from 7.2% to 7.0%
- Lowering the discount rate from 7.2% to 7.0%
- Lowering the wage inflation rate from 3.2% to 3.0%
- Lowering the price inflation rate from 2.7% to 2.5%
- Lowering the post-retirement adjustments from 2.1% to 1.9%
- Mortality assumptions were changed to reflect updated trends by transitioning from the Wisconsin 2012 Mortality Table to the Wisconsin 2018 Mortality Table.

CITY OF WHITEWATER
Notes to the Required Supplementary Information
December 31, 2025

2. Wisconsin Retirement System Schedules (Continued)

Significant methods and assumptions used in calculating Wisconsin Retirement System Actuarially Determined Contributions:

	2024	2023	2022	2021	2020
Valuation Date:	December 31, 2022	December 31, 2021	December 31, 2020	December 31, 2019	December 31, 2018
Actuarial Cost Method:	Frozen Entry Age	Frozen Entry Age	Frozen Entry Age	Frozen Entry Age	Frozen Entry Age
Amortization Method:	Level Percent of Payroll-Closed Amortization Period	Level Percent of Payroll-Closed Amortization Period	Level Percent of Payroll-Closed Amortization Period	Level Percent of Payroll-Closed Amortization Period	Level Percent of Payroll-Closed Amortization Period
Amortization Period:	30 Year closed from date of participation in WRS	30 Year closed from date of participation in WRS	30 Year closed from date of participation in WRS	30 Year closed from date of participation in WRS	30 Year closed from date of participation in WRS
Asset Valuation Method:	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)
Actuarial Assumptions					
Net Investment Rate of Return:	5.4%	5.4%	5.4%	5.4%	5.4%
Weighted based on assumed rate for:					
Pre-retirement:	6.8%	6.8%	7.0%	7.0%	7.0%
Post-retirement:	5.0%	5.0%	5.0%	5.0%	5.0%
Salary Increases					
Wage Inflation:	3.0%	3.0%	3.0%	3.0%	3.0%
Seniority/Merit:	0.1%-5.7%	0.1%-5.6%	0.1%-5.6%	0.1%-5.6%	0.1%-5.6%
Post-retirement Benefit Adjustments*:	1.7%	1.7%	1.9%	1.9%	1.9%
Retirement Age:	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2021 valuation pursuant to an experience study of the period 2018-2020.	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2021 valuation pursuant to an experience study of the period 2018-2020.	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2018 valuation pursuant to an experience study of the period 2015-2017.	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2018 valuation pursuant to an experience study of the period 2015-2017.	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2018 valuation pursuant to an experience study of the period 2015 - 2017.
Mortality:	2020 WRS Experience Tables. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2021 fully generational improvement scale from a base year of 2010.	2020 WRS Experience Tables. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2021 fully generational improvement scale from a base year of 2010.	Wisconsin 2018 Mortality Table. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2018 fully generational improvement scale (multiplied by 60%).	Wisconsin 2018 Mortality Table. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2018 fully generational improvement scale (multiplied by 60%).	Wisconsin 2018 Mortality Table. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2018 fully generational improvement scale (multiplied by 60%).

*No post-retirement adjustment is guaranteed. Actual adjustments are based on recognized investment return, actuarial experience, and other factors. Value is the assumed annual adjustment based on the investment return assumption and the post-retirement discount rate.

CITY OF WHITEWATER
Notes to the Required Supplementary Information
December 31, 2025

2. Wisconsin Retirement System Schedules (Continued)

Significant methods and assumptions used in calculating Wisconsin Retirement System Actuarially Determined Contributions:

	2019	2018	2017	2016	2015
Valuation Date:	December 31, 2017	December 31, 2016	December 31, 2015	December 31, 2014	December 31, 2013
Actuarial Cost Method:	Frozen Entry Age	Frozen Entry Age	Frozen Entry Age	Frozen Entry Age	Frozen Entry Age
Amortization Method:	Level Percent of Payroll-Closed	Level Percent of Payroll-Closed	Level Percent of Payroll-Closed	Level Percent of Payroll-Closed	Level Percent of Payroll-Closed
Amortization Period:	Amortization Period 30 Year closed from date of participation in WRS	Amortization Period 30 Year closed from date of participation in WRS	Amortization Period 30 Year closed from date of participation in WRS	Amortization Period 30 Year closed from date of participation in WRS	Amortization Period 30 Year closed from date of participation in WRS
Asset Valuation Method:	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)	Five Year Smoothed Market (Closed)
Actuarial Assumptions					
Net Investment Rate of Return:	5.5%	5.5%	5.5%	5.5%	5.5%
Weighted based on assumed rate for:					
Pre-retirement:	7.2%	7.2%	7.2%	7.2%	7.2%
Post-retirement:	5.0%	5.0%	5.0%	5.0%	5.0%
Salary Increases					
Wage Inflation:	3.2%	3.2%	3.2%	3.2%	3.2%
Seniority/Merit:	0.1%-5.6%	0.1%-5.6%	0.1%-5.6%	0.1%-5.6%	0.1%-5.6%
Post-retirement Benefit Adjustments*:	2.1%	2.1%	2.1%	2.1%	2.1%
Retirement Age:	Experience -based table of rates that are specific to the type of eligibility condition. Last updated for the 2015 valuation pursuant to an experience study of the period 2012 - 2014.	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2015 valuation pursuant to an experience study of the period 2012 - 2014.	Experience - based table of rates that are specific to the type of eligibility condition. Last updated for the 2015 valuation pursuant to an experience study of the period 2012 - 2014.	Experience-based table of rates that are specific to the type of eligibility condition. Last updated for the 2012 valuation pursuant to an experience study of the period 2009 - 2011.	Experience-based table of rates that are specific to the type of eligibility condition. Last updated for the 2012 valuation pursuant to an experience study of the period 2009 - 2011.
Mortality:	Wisconsin 2012 Mortality Table. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2015 fully generational improvement scale (multiplied by 50%).	Wisconsin 2012 Mortality Table. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2015 fully generational improvement scale (multiplied by 50%).	Wisconsin 2012 Mortality Table. The rates based on actual WRS experience adjusted for future mortality improvements using the MP-2015 fully generational improvement scale (multiplied by 50%).	Wisconsin 2012 Mortality Table. The rates based on actual WRS experience projected to 2017 with scale BB to all for future improvements (margin) in mortality	Wisconsin 2012 Mortality Table. The rates based on actual WRS experience projected to 2017 with scale BB to all for future improvements (margin) in mortality

*No post-retirement adjustment is guaranteed. Actual adjustments are based on recognized investment return, actuarial experience, and other factors. Value is the assumed annual adjustment based on the investment return assumption and the post-retirement discount rate.

CITY OF WHITEWATER
Notes to the Required Supplementary Information
December 31, 2025

3. Local Retiree Life Insurance Fund Schedules

Governmental Accounting Standards Board Statement No. 75 requirements have been implemented prospectively, therefore, the illustrations do not present similar information for the 2 preceding years.

Changes in Benefit Terms and Assumptions related to LRLIF OPEB Liabilities (Assets):

Benefit Terms: There were no recent changes in benefit terms.

Assumptions: In addition to the rate changes detailed in the tables above, the State of Wisconsin Employee Trust Fund Board adopted economic and demographic assumption changes based on a three year experience study performed for the Wisconsin Retirement System. These assumptions are used in the actuarial valuations of OPEB liabilities (assets) for the retiree life insurance programs and are summarized below.

The assumption changes that were used to measure the December 31, 2021 total OPEB liabilities, including the following:

- Lowering the price inflation rate from 2.5% to 2.4%
- Mortality assumptions were changed to reflect updated trends by transitioning from the Wisconsin 2018 Mortality Table to the 2020 WRS Experience Mortality Table.

The assumption changes that were used to measure the December 31, 2018 total OPEB liabilities, including the following:

- Lowering the long-term expected rate of return from 5.00% to 4.25%
- Lowering the wage inflation rate from 3.2% to 3.0%
- Lowering the price inflation rate from 2.7% to 2.5%
- Mortality assumptions were changed to reflect updated trends by transitioning from the Wisconsin 2012 Mortality Table to the Wisconsin 2018 Mortality Table.

OTHER SUPPLEMENTARY INFORMATION

City of Whitewater
Whitewater, WI

Balance Sheet
Combining General Fund
December 31, 2025

	General Fund	Fire Dept. Equipment Fund	DPW Equipment Revolving Fund	Police Vehicle Revolving Fund	Building Repair Fund	Skate Park Fund	Solid Waste Recycling Fund	Sick Leave Severance Fund	Lakes Improvement Fund	Street Repair Rev. Fund	Insurance Reserve	Elections Fund	Health Insurance Savings	Total General Fund
ASSETS														
Cash and Cash Equivalents	\$ 4,712,639	\$ 997,323	\$ 239,325	\$ (128,369)	\$ 51,216	\$ 5,433	\$ 8,553	\$ 53,721	\$ (379)	\$ 295,247	\$ 85,072	\$ 22,852	\$ 186,665	\$ 6,529,298
Receivables:														
Taxes	5,124,898	-	-	-	-	-	-	-	-	-	-	-	-	5,124,898
Delinquent Personal Property Taxes	85	-	-	-	-	-	-	-	-	-	-	-	-	85
Special Assessments	60,079	-	-	-	-	-	-	-	-	-	-	-	-	60,079
Leases	239,535	-	-	-	-	-	-	-	-	-	-	-	-	239,535
Other	93,355	-	-	-	-	-	-	-	-	-	-	-	-	93,355
Due from CDA	13,787	-	-	-	-	-	-	-	-	-	-	-	-	13,787
Due from Other Funds	1,685,819	-	-	-	-	-	-	-	-	-	-	-	-	1,685,819
Prepaid Expenses	30,548	-	-	-	-	-	-	-	-	-	-	-	-	30,548
Total Assets	<u>\$ 11,960,745</u>	<u>\$ 997,323</u>	<u>\$ 239,325</u>	<u>\$ (128,369)</u>	<u>\$ 51,216</u>	<u>\$ 5,433</u>	<u>\$ 8,553</u>	<u>\$ 53,721</u>	<u>\$ (379)</u>	<u>\$ 295,247</u>	<u>\$ 85,072</u>	<u>\$ 22,852</u>	<u>\$ 186,665</u>	<u>\$ 13,777,404</u>
LIABILITIES														
Accounts Payable	\$ 222,836	\$ 1,703	\$ -	\$ 53,941	\$ -	\$ -	\$ 618	\$ -	\$ -	\$ 4,850	\$ -	\$ -	\$ -	\$ 283,948
Accrued Liabilities	624,432	-	-	-	-	-	-	-	-	-	-	-	-	624,432
Due to Other Funds	1,990	-	-	-	-	-	-	-	-	-	-	-	-	1,990
Payable to Other Governments	268	-	-	-	-	-	-	-	-	-	-	-	-	268
Total Liabilities	<u>849,526</u>	<u>1,703</u>	<u>-</u>	<u>53,941</u>	<u>-</u>	<u>-</u>	<u>618</u>	<u>-</u>	<u>-</u>	<u>4,850</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>910,638</u>
DEFERRED INFLOWS OF RESOURCES	<u>8,001,184</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,001,184</u>
FUND BALANCES														
Nonspendable	30,633	-	-	-	-	-	-	-	-	-	-	-	-	30,633
Assigned	-	995,620	239,325	-	51,216	5,433	7,935	53,721	-	290,397	85,072	22,852	186,665	1,938,236
Unassigned (Deficit)	<u>3,079,402</u>	<u>-</u>	<u>-</u>	<u>(182,310)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(379)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,896,713</u>
Total Fund Balances	<u>3,110,035</u>	<u>995,620</u>	<u>239,325</u>	<u>(182,310)</u>	<u>51,216</u>	<u>5,433</u>	<u>7,935</u>	<u>53,721</u>	<u>(379)</u>	<u>290,397</u>	<u>85,072</u>	<u>22,852</u>	<u>186,665</u>	<u>4,865,582</u>
Total Liabilities, Deferred Inflows of Resources and Fund Balances	<u>\$ 11,960,745</u>	<u>\$ 997,323</u>	<u>\$ 239,325</u>	<u>\$ (128,369)</u>	<u>\$ 51,216</u>	<u>\$ 5,433</u>	<u>\$ 8,553</u>	<u>\$ 53,721</u>	<u>\$ (379)</u>	<u>\$ 295,247</u>	<u>\$ 85,072</u>	<u>\$ 22,852</u>	<u>\$ 186,665</u>	<u>\$ 13,777,404</u>

City of Whitewater
Whitewater, WI

Statement of Revenues, Expenditures and Changes in Fund Balances
Combining General Fund
For the Year Ended December 31, 2025

	General Fund	Fire Dept. Equipment Fund	DPW Equipment Revolving Fund	Police Vehicle Revolving Fund	Building Repair Fund	Skate Park Fund	Solid Waste Recycling Fund	Sick Leave Severance Fund	Lakes Improvement Fund	Street Repair Rev. Fund	Insurance Reserve	Elections Fund	Health Insurance Savings	Total General Fund
REVENUES														
Property Taxes	\$ 4,507,731	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,507,731
Other Taxes	302,665	-	-	-	-	-	-	-	-	-	-	-	-	302,665
Special Assessment Revenue	4,870	-	-	-	-	-	-	-	-	-	-	-	-	4,870
Intergovernmental	5,287,630	-	-	-	-	-	31,805	-	-	-	-	-	-	5,319,435
License and Permits	405,884	-	-	-	-	-	-	-	-	-	-	-	-	405,884
Fines, Forfeits and Penalties	286,883	-	-	-	-	-	-	-	-	-	-	-	-	286,883
Public Charges for Services	68,003	-	-	-	-	-	-	-	-	-	-	-	-	68,003
Interest Income	568,157	2,417	1,211	-	-	-	-	-	-	14,146	-	-	-	585,931
Miscellaneous Income	179,995	257,666	8,951	19,076	-	-	-	-	-	-	-	117	-	465,805
Total Revenues	11,611,818	260,083	10,162	19,076	-	-	31,805	-	-	14,146	-	117	-	11,947,207
EXPENDITURES														
Current:														
General Government	2,057,426	-	-	-	-	-	-	34,971	-	-	11,609	23,317	-	2,127,323
Public Safety	5,112,487	-	-	-	-	-	-	-	-	-	-	-	-	5,112,487
Public Works	1,103,596	-	-	-	-	-	538,630	-	-	124,562	-	-	-	1,766,788
Culture, Recreation and Education	590,717	-	-	-	-	-	-	-	401	-	-	-	-	591,118
Capital Outlay	-	1,241,139	135,517	234,109	9,936	-	-	-	-	-	-	-	-	1,620,701
Total Expenditures	8,864,226	1,241,139	135,517	234,109	9,936	-	538,630	34,971	401	124,562	11,609	23,317	-	11,218,417
Excess (Deficiency) of Revenues Over Expenditures	2,747,592	(981,056)	(125,355)	(215,033)	(9,936)	-	(506,825)	(34,971)	(401)	(110,416)	(11,609)	(23,200)	-	728,790
OTHER FINANCING SOURCES (USES)														
Transfers Out to CDA	(30,000)	-	-	-	-	-	-	-	-	-	-	-	-	(30,000)
Transfers In	568,326	385,000	25,000	-	-	-	-	-	-	-	-	-	(95,418)	882,908
Transfers Out	(3,365,237)	-	-	-	15,000	-	500,000	50,000	-	-	-	30,000	282,083	(2,488,154)
Total Other Financing Sources (Uses)	(2,826,911)	385,000	25,000	-	15,000	-	500,000	50,000	-	-	-	30,000	186,665	(1,635,246)
Net Change in Fund Balances	(79,319)	(596,056)	(100,355)	(215,033)	5,064	-	(6,825)	15,029	(401)	(110,416)	(11,609)	6,800	186,665	(906,456)
Fund Balances - Beginning of Year	3,189,354	1,591,676	339,680	32,723	46,152	5,433	14,760	38,692	22	400,813	96,681	16,052	-	5,772,038
Fund Balances (Deficit) - End of Year	\$ 3,110,035	\$ 995,620	\$ 239,325	\$ (182,310)	\$ 51,216	\$ 5,433	\$ 7,935	\$ 53,721	\$ (379)	\$ 290,397	\$ 85,072	\$ 22,852	\$ 186,665	\$ 4,865,582

**City of Whitewater
Whitewater, WI**

**Balance Sheet
Nonmajor Governmental Funds
December 31, 2025**

	Nonmajor Special Revenue Funds	Nonmajor Capital Projects Funds	Nonmajor Governmental Funds
ASSETS			
Cash and Cash Equivalents	\$ 1,159,625	\$ 2,218,277	\$ 3,377,902
Receivables:			
Taxes	-	776,948	776,948
Other	117,433	225,000	342,433
Due from Other Funds	268	-	268
Total Assets	<u>\$ 1,277,326</u>	<u>\$ 3,220,225</u>	<u>\$ 4,497,551</u>
LIABILITIES			
Accounts Payable	\$ 56,792	\$ 4,631	\$ 61,423
Accrued Liabilities	67,623	-	67,623
Due to Other Funds	262,716	168,838	431,554
Total Liabilities	<u>387,131</u>	<u>173,469</u>	<u>560,600</u>
DEFERRED INFLOWS OF RESOURCES	<u>3,825</u>	<u>1,150,352</u>	<u>1,154,177</u>
FUND BALANCES			
Restricted	1,041,070	2,065,242	3,106,312
Unassigned (Deficit)	<u>(154,700)</u>	<u>(168,838)</u>	<u>(323,538)</u>
Total Fund Balances	<u>886,370</u>	<u>1,896,404</u>	<u>2,782,774</u>
Total Liabilities, Deferred Inflows of Resources, and Fund Balances	<u>\$ 1,277,326</u>	<u>\$ 3,220,225</u>	<u>\$ 4,497,551</u>

**City of Whitewater
Whitewater, WI**

**Statement of Revenues, Expenditures and Changes in Fund Balances
Nonmajor Governmental Funds
For the Year Ended December 31, 2025**

	Nonmajor Special Revenue Funds	Nonmajor Capital Project Funds	Nonmajor Governmental Funds
REVENUES			
Property Taxes	\$ -	\$ 374,366	\$ 374,366
Intergovernmental	680,864	-	680,864
Public Charges for Services	689,608	-	689,608
Interest Income	21,647	-	21,647
Miscellaneous Income	96,159	-	96,159
Total Revenues	<u>1,488,278</u>	<u>374,366</u>	<u>1,862,644</u>
EXPENDITURES			
Current:			
Public Safety	27,961	-	27,961
Public Works	234,867	-	234,867
Culture, Recreation and Education	2,327,468	-	2,327,468
Conservation and Development	15,875	618,321	634,196
Capital Outlay	303,010	-	303,010
Total Expenditures	<u>2,909,181</u>	<u>618,321</u>	<u>3,527,502</u>
Excess (Deficiency) of Revenues Over Expenditures	<u>(1,420,903)</u>	<u>(243,955)</u>	<u>(1,664,858)</u>
OTHER FINANCING SOURCES (USES)			
Transfers In	1,218,398	-	1,218,398
Transfers Out	(40,754)	(89,188)	(129,942)
Transfers Out to CDA	-	(125,000)	(125,000)
Total Other Financing Sources (Uses)	<u>1,177,644</u>	<u>(214,188)</u>	<u>963,456</u>
Net Change in Fund Balances	(243,259)	(458,143)	(701,402)
Fund Balances - Beginning of Year	1,129,629	2,354,547	3,484,176
Fund Balances - End of Year	<u>\$ 886,370</u>	<u>\$ 1,896,404</u>	<u>\$ 2,782,774</u>

**City of Whitewater
Whitewater, WI**

**Combining Balance Sheet
Nonmajor Special Revenue Funds
December 31, 2025**

	Cable TV Fund	Library Special Revenue Fund	Taxicab Grant Program Fund	Parkland Acquisition Fund	Parkland Development Fund	Forestry Fund	Rescue Squad Equipment/ Educ. Fund
ASSETS							
Cash and Cash Equivalents	\$ 36,383	\$ 589,693	\$ -	\$ 85,983	\$ 11,416	\$ 1,443	\$ 120,011
Other Receivables	-	-	117,433	-	-	-	-
Due from Other Funds	-	-	-	-	-	-	268
Total Assets	<u>\$ 36,383</u>	<u>\$ 589,693</u>	<u>\$ 117,433</u>	<u>\$ 85,983</u>	<u>\$ 11,416</u>	<u>\$ 1,443</u>	<u>\$ 120,279</u>
LIABILITIES							
Accounts Payable	\$ 119	\$ 15,161	\$ 15,027	\$ -	\$ -	\$ -	\$ -
Accrued Liabilities	4,095	27,271	-	-	-	-	-
Due to Other Funds	3,268	-	200,949	-	-	12,116	-
Total Liabilities	<u>7,482</u>	<u>42,432</u>	<u>215,976</u>	<u>-</u>	<u>-</u>	<u>12,116</u>	<u>-</u>
DEFERRED INFLOWS OF RESOURCES	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
FUND BALANCES (DEFICIT)							
Restricted	28,901	547,261	-	85,983	11,416	-	120,279
Unassigned (Deficit)	-	-	(98,543)	-	-	(10,673)	-
Total Fund Balances (Deficit)	<u>28,901</u>	<u>547,261</u>	<u>(98,543)</u>	<u>85,983</u>	<u>11,416</u>	<u>(10,673)</u>	<u>120,279</u>
Total Liabilities, Deferred Inflows of Resources, and Fund Balances (Deficit)	<u>\$ 36,383</u>	<u>\$ 589,693</u>	<u>\$ 117,433</u>	<u>\$ 85,983</u>	<u>\$ 11,416</u>	<u>\$ 1,443</u>	<u>\$ 120,279</u>

City of Whitewater
Whitewater, WI
Combining Balance Sheet
Nonmajor Special Revenue Funds
December 31, 2025

	Parking Permit Fund	Police Dept. Trust Fund	Parks and Recreation Fund	Field of Dreams Fund	Aquatic Center Fund	Aquatic Center Capital Fund	Nonmajor Special Revenue Funds
ASSETS							
Cash and Cash Equivalents	\$ 68,467	\$ 89,240	\$ 48,088	\$ 59,806	\$ 49,095	\$ -	\$ 1,159,625
Other Receivables	-	-	-	-	-	-	117,433
Due from Other Funds	-	-	-	-	-	-	268
Total Assets	<u>\$ 68,467</u>	<u>\$ 89,240</u>	<u>\$ 48,088</u>	<u>\$ 59,806</u>	<u>\$ 49,095</u>	<u>\$ -</u>	<u>\$ 1,277,326</u>
LIABILITIES							
Accounts Payable	\$ 250	\$ -	\$ 1,283	\$ -	\$ 24,952	\$ -	\$ 56,792
Accrued Liabilities	-	-	12,114	-	24,143	-	67,623
Due to Other Funds	-	899	-	-	-	45,484	262,716
Total Liabilities	<u>250</u>	<u>899</u>	<u>13,397</u>	<u>-</u>	<u>49,095</u>	<u>45,484</u>	<u>387,131</u>
DEFERRED INFLOWS OF RESOURCES	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,825</u>	<u>-</u>	<u>-</u>	<u>3,825</u>
FUND BALANCES (DEFICIT)							
Restricted	68,217	88,341	34,691	55,981	-	-	1,041,070
Unassigned (Deficit)	-	-	-	-	-	(45,484)	(154,700)
Total Fund Balances (Deficits)	<u>68,217</u>	<u>88,341</u>	<u>34,691</u>	<u>55,981</u>	<u>-</u>	<u>(45,484)</u>	<u>886,370</u>
Total Liabilities, Deferred Inflows of Resources, and Fund Balances (Deficits)	<u>\$ 68,467</u>	<u>\$ 89,240</u>	<u>\$ 48,088</u>	<u>\$ 59,806</u>	<u>\$ 49,095</u>	<u>\$ -</u>	<u>\$ 1,277,326</u>

**City of Whitewater
Whitewater, WI**

**Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Nonmajor Special Revenue Funds
For the Year Ended December 31, 2025**

	<u>Cable TV Fund</u>	<u>Library Special Revenue Fund</u>	<u>Taxicab Grant Program Fund</u>	<u>Parkland Acquisition Fund</u>	<u>Parkland Development Fund</u>	<u>Forestry Fund</u>	<u>Rescue Squad Equipment/ Educ. Fund</u>
REVENUES							
Intergovernmental	\$ 18,119	\$ 227,710	\$ 151,696	\$ -	\$ -	\$ -	\$ -
Public Charges for Services	70,899	3,378	-	-	-	-	-
Interest Income	1,445	15,293	-	-	-	57	3,566
Miscellaneous Income	-	39,560	-	24,750	13,692	935	268
Total Revenues	<u>90,463</u>	<u>285,941</u>	<u>151,696</u>	<u>24,750</u>	<u>13,692</u>	<u>992</u>	<u>3,834</u>
EXPENDITURES							
Current:							
Public Safety	-	-	-	-	-	-	13,058
Public Works	-	-	234,867	-	-	-	-
Culture, Recreation and Education	130,980	794,508	-	-	21,782	-	-
Conservation and Development	-	-	-	-	-	15,875	-
Capital Outlay	-	7,786	-	-	-	-	-
Total Expenditures	<u>130,980</u>	<u>802,294</u>	<u>234,867</u>	<u>-</u>	<u>21,782</u>	<u>15,875</u>	<u>13,058</u>
Excess (Deficiency) of Revenues Over Expenditures	<u>(40,517)</u>	<u>(516,353)</u>	<u>(83,171)</u>	<u>24,750</u>	<u>(8,090)</u>	<u>(14,883)</u>	<u>(9,224)</u>
OTHER FINANCING SOURCES (USES)							
Transfers In	<u>32,315</u>	<u>469,370</u>	<u>5,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Change in Fund Balances	(8,202)	(46,983)	(78,171)	24,750	(8,090)	(14,883)	(9,224)
Fund Balances (Deficit) - Beginning of Year	37,103	594,244	(20,372)	61,233	19,506	4,210	129,503
Fund Balances (Deficit) - End of Year	<u>\$ 28,901</u>	<u>\$ 547,261</u>	<u>\$ (98,543)</u>	<u>\$ 85,983</u>	<u>\$ 11,416</u>	<u>\$ (10,673)</u>	<u>\$ 120,279</u>

**City of Whitewater
Whitewater, WI**

**Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Nonmajor Special Revenue Funds
For the Year Ended December 31, 2025**

	Parking Permit Fund	Police Dept. Trust Fund	Parks and Recreation Fund	Field of Dreams Fund	Aquatic Center Fund	Aquatic Center Capital Fund	Nonmajor Special Revenue Funds
REVENUES							
Intergovernmental	\$ -	\$ -	\$ -	\$ -	\$ 183,339	\$ 100,000	\$ 680,864
Public Charges for Services	37,929	-	135,774	45,820	395,808	-	689,608
Interest Income	1,244	42	-	-	-	-	21,647
Miscellaneous Income	-	16,869	-	-	85	-	96,159
Total Revenues	<u>39,173</u>	<u>16,911</u>	<u>135,774</u>	<u>45,820</u>	<u>579,232</u>	<u>100,000</u>	<u>1,488,278</u>
EXPENDITURES							
Current:							
Public Safety	4,384	10,519	-	-	-	-	27,961
Public Works	-	-	-	-	-	-	234,867
Culture, Recreation and Education	-	-	406,722	36,823	936,653	-	2,327,468
Conservation and Development	-	-	-	-	-	-	15,875
Capital Outlay	-	-	-	-	-	295,224	303,010
Total Expenditures	<u>4,384</u>	<u>10,519</u>	<u>406,722</u>	<u>36,823</u>	<u>936,653</u>	<u>295,224</u>	<u>2,909,181</u>
Excess (Deficiency) of Revenues Over Expenditures	<u>34,789</u>	<u>6,392</u>	<u>(270,948)</u>	<u>8,997</u>	<u>(357,421)</u>	<u>(195,224)</u>	<u>(1,420,903)</u>
OTHER FINANCING SOURCES (USES)							
Transfers In	-	-	254,292	-	357,421	100,000	1,218,398
Transfers Out	(35,704)	-	-	(5,050)	-	-	(40,754)
Total Other Financing Sources (Uses)	<u>(35,704)</u>	<u>-</u>	<u>254,292</u>	<u>(5,050)</u>	<u>357,421</u>	<u>100,000</u>	<u>1,177,644</u>
Net Change in Fund Balances	(915)	6,392	(16,656)	3,947	-	(95,224)	(243,259)
Fund Balances - Beginning of Year	69,132	81,949	51,347	52,034	-	49,740	1,129,629
Fund Balances (Deficits) - End of Year	<u>\$ 68,217</u>	<u>\$ 88,341</u>	<u>\$ 34,691</u>	<u>\$ 55,981</u>	<u>\$ -</u>	<u>\$ (45,484)</u>	<u>\$ 886,370</u>

**City of Whitewater
Whitewater, WI**

**Combining Balance Sheet
Nonmajor Capital Project Funds
December 31, 2025**

	Housing	TIF 10	TIF 11	TIF 12	TIF 13	TIF 14	Nonmajor Capital Project Funds
ASSETS							
Cash and Cash Equivalents	\$ 1,655,805	\$ 220,652	\$ 52,625	\$ 77,995	\$ 29,433	\$ 181,767	\$ 2,218,277
Receivables:							
Taxes	-	186,845	57,301	93,353	61,241	378,208	776,948
Other	225,000	-	-	-	-	-	225,000
Total Assets	<u>\$ 1,880,805</u>	<u>\$ 407,497</u>	<u>\$ 109,926</u>	<u>\$ 171,348</u>	<u>\$ 90,674</u>	<u>\$ 559,975</u>	<u>\$ 3,220,225</u>
LIABILITIES							
Accounts Payable	\$ -	\$ 4,631	\$ -	\$ -	\$ -	\$ -	\$ 4,631
Due to Other Funds	-	-	-	-	6,872	161,966	168,838
Total Liabilities	<u>-</u>	<u>4,631</u>	<u>-</u>	<u>-</u>	<u>6,872</u>	<u>161,966</u>	<u>173,469</u>
DEFERRED INFLOWS OF RESOURCES	<u>-</u>	<u>276,644</u>	<u>84,840</u>	<u>138,219</u>	<u>90,674</u>	<u>559,975</u>	<u>1,150,352</u>
FUND BALANCES (DEFICIT)							
Restricted	1,880,805	126,222	25,086	33,129	-	-	2,065,242
Unassigned (Deficit)	-	-	-	-	(6,872)	(161,966)	(168,838)
Total Fund Balances (Deficit)	<u>1,880,805</u>	<u>126,222</u>	<u>25,086</u>	<u>33,129</u>	<u>(6,872)</u>	<u>(161,966)</u>	<u>1,896,404</u>
Total Liabilities, Deferred Inflows of Resources, and Fund Balances (Deficit)	<u>\$ 1,880,805</u>	<u>\$ 407,497</u>	<u>\$ 109,926</u>	<u>\$ 171,348</u>	<u>\$ 90,674</u>	<u>\$ 559,975</u>	<u>\$ 3,220,225</u>

**City of Whitewater
Whitewater, WI**

**Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Nonmajor Capital Projects Funds
For the Year Ended December 31, 2025**

	Housing	TIF 10	TIF 11	TIF 12	TIF 13	TIF 14	Nonmajor Capital Projects Funds
REVENUES							
Property Taxes	\$ -	\$ 110,160	\$ 45,387	\$ 31,694	\$ 28,991	\$ 158,134	\$ 374,366
EXPENDITURES							
Current:							
Conservation and Development	-	61,944	150	151	5,050	551,026	618,321
Excess (Deficiency) of Revenues Over Expenditures	-	48,216	45,237	31,543	23,941	(392,892)	(243,955)
OTHER FINANCING SOURCES (USES)							
Transfers Out	-	(10,494)	(10,494)	(38,200)	(30,000)	-	(89,188)
Transfers Out to CDA	(50,000)	(50,000)	(25,000)	-	-	-	(125,000)
Total Other Financing Sources (Uses)	(50,000)	(60,494)	(35,494)	(38,200)	(30,000)	-	(214,188)
Net Change in Fund Balances	(50,000)	(12,278)	9,743	(6,657)	(6,059)	(392,892)	(458,143)
Fund Balances (Deficit) - Beginning of Year	1,930,805	138,500	15,343	39,786	(813)	230,926	2,354,547
Fund Balances (Deficit) - End of Year	<u>\$ 1,880,805</u>	<u>\$ 126,222</u>	<u>\$ 25,086</u>	<u>\$ 33,129</u>	<u>\$ (6,872)</u>	<u>\$ (161,966)</u>	<u>\$ 1,896,404</u>

**City of Whitewater
Whitewater, WI
Combining Statement of Net Position
Component Unit
December 31, 2025**

	Community Development Authority (Operating)	Community Development Authority (Program)	Innovation Center	Total
ASSETS				
Current Assets:				
Cash and Investments	\$ 13,125	\$ 919,916	\$ 119,661	\$ 1,052,702
Receivables				
Lease-current portion	-	-	173,444	173,444
Other	-	-	1,988	1,988
Total Current Assets	<u>13,125</u>	<u>919,916</u>	<u>295,093</u>	<u>1,228,134</u>
Noncurrent Assets:				
Lease Receivable - Long-term	-	-	428,300	428,300
Loans Receivable	-	880,738	-	880,738
Capital Assets:				
Land, Improvements and Construction in Progress	-	565,797	-	565,797
Total Capital Assets	-	565,797	-	565,797
Total Noncurrent Assets	-	1,446,535	428,300	1,874,835
Total Assets	<u>13,125</u>	<u>2,366,451</u>	<u>723,393</u>	<u>3,102,969</u>
DEFERRED OUTFLOWS OF RESOURCES	<u>27,329</u>	<u>-</u>	<u>11,914</u>	<u>39,243</u>
Total Assets and Deferred Outflows of Resources	<u><u>\$ 40,454</u></u>	<u><u>\$ 2,366,451</u></u>	<u><u>\$ 735,307</u></u>	<u><u>\$ 3,142,212</u></u>
LIABILITIES				
Current Liabilities:				
Accounts Payable and Accrued Expenses	\$ 22,649	\$ -	\$ 18,773	\$ 41,422
Due to City General Fund	-	13,787	-	13,787
Total Current Liabilities	<u>22,649</u>	<u>13,787</u>	<u>18,773</u>	<u>55,209</u>
Non-Current Liabilities:				
Net Pension Liability	4,539	-	1,977	6,516
Total Non-Current Liabilities	<u>4,539</u>	<u>-</u>	<u>1,977</u>	<u>6,516</u>
Total Liabilities	<u>27,188</u>	<u>13,787</u>	<u>20,750</u>	<u>61,725</u>
DEFERRED INFLOWS OF RESOURCES				
Deferred Pension Inflows	13,407	-	5,844	19,251
Deferred Lease Inflows	-	-	556,450	556,450
Total Deferred Inflows of Resources	<u>13,407</u>	<u>-</u>	<u>562,294</u>	<u>575,701</u>
NET POSITION				
Net Investment in Capital Assets	-	565,797	-	565,797
Restricted	-	1,786,867	152,263	1,939,130
Unrestricted (Deficit)	<u>(141)</u>	<u>-</u>	<u>-</u>	<u>(141)</u>
Total Net Position	<u>(141)</u>	<u>2,352,664</u>	<u>152,263</u>	<u>2,504,786</u>
Total Liabilities, Deferred Inflows of Resources, and Net Position (Deficit)	<u><u>\$ 40,454</u></u>	<u><u>\$ 2,366,451</u></u>	<u><u>\$ 735,307</u></u>	<u><u>\$ 3,142,212</u></u>

**City of Whitewater
Whitewater, WI**

**Combining Statement of Revenues, Expenses and Changes in Net Position
Component Unit
For the Year Ended December 31, 2025**

	Community Development Authority (Operating)	Community Development Authority (Program)	Innovation Center	Total
Operating Revenues	\$ -	\$ 11,973	\$ 224,800	\$ 236,773
Operating Expenses	209,664	224,615	204,315	638,594
Operating Income (Loss)	(209,664)	(212,642)	20,485	(401,821)
Non-Operating Revenues (Expenses)				
Interest and Investment Income	-	118,208	27,408	145,616
Miscellaneous	700	6,824	-	7,524
Total Non Operating Revenues	700	125,032	27,408	153,140
Income (Loss) Before Transfers and Gains	(208,964)	(87,610)	47,893	(248,681)
Transfer In from City	180,000	-	-	180,000
Transfer Out to City	-	(4,419,362)	-	(4,419,362)
Gain on Land Sale	-	1	-	1
Change in Net Position	(28,964)	(4,506,971)	47,893	(4,488,042)
Total Net Position - Beginning of Year	28,823	6,859,635	104,370	6,992,828
Total Net Position (Deficit) - End of Year	\$ (141)	\$ 2,352,664	\$ 152,263	\$ 2,504,786

SINGLE AUDIT



**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL
OVER FINANCIAL REPORTING AND ON COMPLIANCE AND
OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS
PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS***

To the City Council
City of Whitewater
Whitewater, Wisconsin

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*), the financial statements of the governmental activities, business-type activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Whitewater, Wisconsin (the "City") as of and for the year ended December 31, 2025, and the related notes to the financial statements, which collectively comprise the City's basic financial statements, and have issued our report thereon dated August 14, 2026.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the City's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the City's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. We identified a certain deficiency in internal control, described in the accompanying schedule of findings and questioned costs as item #2025-001 that we consider to be a material weakness.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the City's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

City of Whitewater, Wisconsin's Response to Findings

Government Auditing Standards requires the auditor to perform limited procedures on the City's response to the finding identified in our audit and described in the accompanying schedule of findings and questioned costs. The City's response was not subjected to the other auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on the response.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Johnson Block & Company, Inc.

Johnson Block & Company, Inc.
August 14, 2026



INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR FEDERAL PROGRAM AND REPORT ON INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH THE UNIFORM GUIDANCE

To the City Council
City of Whitewater
Whitewater, Wisconsin

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited the City of Whitewater, Wisconsin (the "City")'s compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement*, that could have a direct and material effect on each of the City's major federal programs for the year ended December 31, 2025. The City's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the City complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2025.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the City and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the City's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to the City's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the City's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the City's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards* and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the City's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the City's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control Over Compliance

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance and therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we did identify a certain deficiency in internal control over compliance that we considered to be a material weakness.

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance. We consider the deficiency in internal control over compliance described in the accompanying schedule of findings and questioned costs as item #2025-001 to be a material weakness.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

Government Auditing Standards requires the auditor to perform limited procedures on the City's responses to the internal control over compliance finding identified in our audit described in the accompanying schedule of findings and questioned costs. The City's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Johnson Block & Company, Inc.

Johnson Block & Company, Inc.
August 14, 2026

**City of Whitewater
Whitewater, WI**

**Schedule of Expenditures of Federal Awards
For the Year Ended December 31, 2025**

Federal Grantor Pass-Through Grantor Program or Cluster Title	Assistance Listing Number	Pass-Through Entity Identifying Number	Federal Expenditures
Environmental Protection Agency Pass-Through Program From: Wisconsin Department of Administration Capitalization Grants for Drinking Water State Revolving Fund - Grants	66.468	5650-02	\$ 853,732
Capitalization Grants for Drinking Water State Revolving Fund - Loans	66.468	5650-02	<u>786,833</u>
Total Environmental Protection Agency			<u>1,640,565</u>
U.S. Department of the Transportation Pass-Through Program From: Wisconsin Department of Transportation Federal Formula Grant Program for Rural Areas	20.509	0000034472	<u>117,434</u>
Total U.S. Department of Transportation			<u>117,434</u>
U.S. Department of the Treasury Pass-Through Program From: Wisconsin Department of Revenue COVID-19 - Coronavirus State and Local Fiscal Recovery Funds	21.027	Not Available	<u>203,800</u>
Total U.S. Department of the Treasury			<u>203,800</u>
Total Expenditures of Federal Awards			<u><u>\$ 1,961,799</u></u>

See accompanying notes to the schedule of expenditures of federal awards

CITY OF WHITEWATER
Notes to the Schedule of Expenditures of Federal Awards
December 31, 2025

1. Reporting Entity

The accompanying schedule of expenditures of federal awards includes the federal grant activity of the City of Whitewater, Wisconsin.

2. Basis of Presentation

The accounting records for the grant programs are maintained on the modified accrual basis of accounting. Therefore, some amounts presented in these schedules may differ from amounts presented in, or used in preparation of the financial statements. The information in this schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance).

3. Federal Loan Program Activity

In accordance with the Uniform Guidance, the determination of when federal awards are expended for loan programs is based on the requirements of 2 CFR 200.502(b). Under this provision, the value of federal awards expended for loan and loan guarantee programs includes:

- The value of new loans made or received during the audit period,
- The beginning-of-period loan balance for loans from prior years for which the Federal Government imposes continuing compliance requirements, and
- Any interest subsidy, cash, or administrative cost allowance received during the fiscal year.

For the year ended December 31, 2025, the following amounts were included in the schedule of expenditures of federal awards for the Capitalization Grants for Drinking Water State Revolving Loan Fund, Assistance Listing Number #66.468:

- New Loans Received During the Year: \$454,920
- Beginning Loan Balance Subject to Federal Compliance Requirements: No balance
- Interest Subsidies / Administrative Cost Allowances Received: None

The total federal awards expended for this loan program, as included on the schedule of expenditures of federal awards, were therefore \$454,920, representing the sum of the components listed above. Additionally, \$331,913 in federal expenditures were incurred and accrued as of December 31, 2025, which are also included on the schedule of expenditures of federal awards. However, loan proceeds related to these additional expenditures were not received until after year-end.

For loan programs where the entity does not originate loans—such as certain student loan programs at institutions of higher education—only the value of loans made during the audit period is reported as federal awards expended, and prior-year loan balances are not included in accordance with 2 CFR 200.502(c).

The City was approved by the Environmental Protection Agency, the Wisconsin Department of Natural Resources, and the Wisconsin Department of Administration to receive a loan totaling \$1,506,107 to replace lead service lines through the Safe Drinking Water Loan Program. The amount listed above (\$454,920) for this loan includes the proceeds used during the year. The outstanding loan balance as of December 31, 2025 was \$454,920.

CITY OF WHITEWATER
Notes to the Schedule of Expenditures of Federal Awards
December 31, 2025

4. Subrecipients

No amounts were passed through to subrecipients.

5. De Minimis Cost Rate

The City does not use an 15% de minimis indirect cost rate as allowed under the Uniform Guidance.

CITY OF WHITEWATER
Schedule of Findings and Questioned Costs
December 31, 2025

Section I - Summary of Auditor's Results

Financial Statements

Type of auditor's report issued on whether the financial statements audited were prepared in accordance with GAAP: Unmodified

Internal control over financial reporting:

* Material weakness identified? Yes

* Significant deficiency(ies) identified? None Reported

Noncompliance material to financial statements noted? No

Federal Awards

Internal control over major programs:

* Material weakness identified? Yes

* Significant deficiency(ies) identified? None Reported

Type of auditor's report issued on compliance for major programs: Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)? No

Identification of major federal programs:

Assistance Listing Number

Name of Program or Cluster

66.468

Capitalization Grants for Drinking Water
State Revolving Fund

Dollar threshold for distinguishing Types A and B programs: \$1,000,000

Auditee qualified as low-risk auditee? No

CITY OF WHITEWATER
Schedule of Findings and Questioned Costs
December 31, 2025

Section II – Financial Statement Findings

Finding #2025-001 – Material Audit Adjustments

- Criteria: Proper financial closing and year-end reconciliation procedures should be in place to identify and adjust the financial records to ensure the financial statements are fairly stated.
- Condition: The auditors proposed audit adjustments that, if not made, would have resulted in the financial statements being materially misstated.
- Cause: Financial information was not recorded in a timely manner and material adjustments were needed in order to correct various transactions.
- Effect: The City's system of internal control may not prevent, detect, or correct misstatements in the financial statements. Financial reports generated by the accounting system may not provide an accurate reflection of the City's financial position or activities. Not reconciling accounts on a timely basis could lead to errors or other problems not being recognized and resolved.
- Recommendation: The auditors recommend that policies and procedures should be implemented to ensure account balances are properly recorded and reconciled in a timely manner.
- Response: The City acknowledges their responsibility for the financial statements and recording of the current year activity. Going forward, the City will work toward verifying that all activity is completely and accurately recorded in the financial records and reflected on the financial statements.

Section III – Federal Awards Findings and Questioned Costs

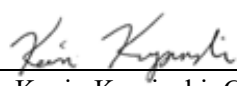
Finding #2025-001 noted in Section II also applies to internal control procedures over this major federal program:

Assistance Listing Number/Program Title: #66.468/Capitalization Grants for Drinking Water State Revolving Loan Fund

Federal Agency/Pass-Through Entity: Environmental Protection Agency/Wisconsin Department of Administration

Award Number/Year: 5650-02/2025

Section IV – Other Issues

1. Does the auditor have substantial doubt as to the auditee's ability to continue as a going concern? No
2. Was a Management Letter or other document conveying audit comments issued as a result of this audit? Yes
3. Name and signature of partner 
Kevin Krynski, CPA
4. Date of report: August 14, 2026

CITY OF WHITEWATER
Schedule of Prior Year Findings and Questioned Costs
December 31, 2025

An audit in accordance with Government Auditing Standards and a single audit in accordance with Uniform Guidance were not required to be performed in the prior year.

**CITY OF WHITEWATER
WHITEWATER, WISCONSIN
REQUIRED AUDIT COMMUNICATIONS
TO THE CITY COUNCIL**

Year Ended December 31, 2025

**Johnson Block & Company, Inc.
Certified Public Accountants
9701 Brader Way, Suite 202
Middleton, Wisconsin 53562
(608) 274-2002**

**CITY OF WHITEWATER
WHITEWATER, WISCONSIN**

Year Ended December 31, 2025

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Appendix

Adjusting Journal Entries

Passed Journal Entries

Management Representation Letter



AUDIT MATTERS REQUIRING COMMUNICATION TO THE GOVERNING BODY

To the City Council
City of Whitewater
Whitewater, Wisconsin

We have audited the financial statements of the City of Whitewater as of and for the year ended December 31, 2025, and have issued our report thereon dated August 14, 2026. Professional standards also require that we advise you of the following matters relating to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated February 21, 2026, our responsibility, as described by professional standards, is to form and express opinions about whether the financial statements that have been prepared by management with your oversight are presented fairly in all material respects, in accordance with accounting principles generally accepted in the United States of America. Our audit of the financial statements does not relieve you or management of your respective responsibilities.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of the system of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control over financial reporting. Accordingly, as part of our audit, we considered the system of internal control of the City of Whitewater solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

We have provided our findings regarding significant control deficiencies over financial reporting and a material weakness, and other matters noted during our audit in a separate letter to you dated August 14, 2026.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, and our firm have complied with all relevant ethical requirements regarding independence.

Qualitative Aspects of the Entity's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by the City of Whitewater is included in Note 1 to the financial statements. As described in Note 1 to the financial statements, during the year, the City of Whitewater adopted GASB Statement No. 102, Certain Risk Disclosures. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgments.

The most sensitive accounting estimates affecting the financial statements are:

- Management's estimate of the WRS pension liability and deferred outflows and inflows of resources are based on various factors. These estimates are computed by the pension plan administrator.
- Management's estimates of the other postemployment benefits are based on various factors. The estimated liabilities were computed by an actuarial study.

We evaluated the factors and assumptions used to develop the estimates and determined that they are reasonable in relation to the basic financial statements taken as a whole and in relation to the applicable opinion units.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards also require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole and each applicable opinion unit. The attached schedule in the appendix summarizes uncorrected financial statement misstatements whose effects in the current and prior periods, as determined by management, are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. Uncorrected misstatements or matters underlying those uncorrected misstatements could potentially cause future-period financial statements to be materially misstated, even though the uncorrected misstatements are immaterial to the financial statements currently under audit.

In addition, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures: See appendix.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the City of Whitewater's financial statements or the auditor's report. No such disagreements arose during the course of the audit.

Representations Requested from Management

We have requested certain written representations from management, which are included in the attached letter dated August 14, 2026.

Management's Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no consultations with other accountants regarding auditing and accounting matters.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with the City of Whitewater, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, operating and regulatory conditions affecting the entity, and operational plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the City of Whitewater's auditors.

This report is intended solely for the information and use of the City Council and management of the City of Whitewater and is not intended to be and should not be used by anyone other than those specified parties.

Johnson Block & Company, Inc.

Johnson Block & Company, Inc.
August 14, 2026



MANAGEMENT LETTER

To the City Council
City of Whitewater
Whitewater, Wisconsin

In planning and performing our audit of the financial statements of the City of Whitewater for the year ended December 31, 2025, we considered the City of Whitewater's internal control in order to determine our auditing procedures for the purpose of expressing opinions on the financial statements and not to provide assurance on internal control.

However, during our audit we became aware of other matters that are opportunities for strengthening internal controls and operating efficiency. The following pages that accompany this letter summarize our comments and suggestions regarding those matters. This letter does not affect our report dated August 14, 2026, on the financial statements of the City of Whitewater.

We would like to take this opportunity to acknowledge the many courtesies extended to us by the City of Whitewater's personnel during the course of our work.

We shall be pleased to discuss any of the matters referred to in this letter. Should you desire assistance in implementing any of the following suggestions, we would welcome the opportunity of assisting you in these matters.

Johnson Block & Company, Inc.

Johnson Block & Company, Inc.
August 14, 2026

**CITY OF WHITEWATER
WHITEWATER, WISCONSIN
Year Ended December 31, 2025**

ADJUSTING JOURNAL ENTRIES

As your auditor, our role is to substantiate year-end financial balances and information presented by your accounting personnel, and compare it to supporting information and outside confirmations. When information in your records does not agree with audit evidence, an adjusting entry is necessary to correct your records. Sometimes these entries are identified by your staff as they get ready for the audit. Other adjustments are prepared by us as we discover that your general ledger balances need to be changed to reflect the correct balances.

The proposed entries were accepted by the City of Whitewater's management. All of these changes are reflected properly in your audited financial statements. A copy of the adjusting entries has been provided to your staff and they have been posted to your 2025 general ledger.

Due to the technical nature of financial reporting and complying with financial reporting standards, most clients have their CPA firm prepare the year-end financial statements and note disclosures. We have provided these services to your City.

We are communicating this information to you to give you a better understanding of what we do and how the year-end process works. Our job as auditors is to bring in an outside perspective and provide a level of comfort that your financial reporting system is materially correct and accurately reflects the financial activity for the year.

We hope that by providing this information on what we do, you will have a better understanding of our role, and the various ways that we work with your staff.

PASSED JOURNAL ENTRIES

Passed journal entries may occur due to transaction timing, industry practices or lack of overall significance. There were multiple passed journal entries in 2025. See listing in appendix.

ADDITIONAL COMMENTS

Aquatic Center Revenue Projections

While formulating the budget for the Aquatic Center, we recommend that the City of Whitewater address the operating deficit in the Aquatic Center.

Current Year comment – The City has worked on getting projections in its budget process. Although the Aquatic Center had an even fund balance as of December 31, 2025, this was the result of the general fund increasing its subsidies in 2025. Prior to the general fund's transfers, the Aquatic Center's expenditures exceeded its revenues by \$357,421. The City is in the process of negotiations with the School District and formalizing a plan for long-term stability.

Journal Entry Review

During our audit, we noted that journal entries posted to the general ledger are not consistently reviewed and approved by an individual independent of the preparer prior to posting. While management may review financial results periodically, there is no documented evidence that journal entries, particularly manual or nonrecurring entries, are subject to a formal review and approval process. We recommend that management establish and document a formal journal entry review process. All journal entries should be reviewed and approved by an individual with appropriate accounting knowledge who is independent of the preparation process. Evidence of the review should be retained, such as electronic approval within the accounting system, initials and dates on supporting documentation, or a documented approval workflow.

**CITY OF WHITEWATER
WHITEWATER, WISCONSIN
Year Ended December 31, 2025**

CONCLUDING REMARKS

We would like to thank you for allowing us to serve you. We are committed to assisting you in the long-term financial success of the City of Whitewater and our comments are intended to draw to your attention issues which need to be addressed by the City to meet its goals and responsibilities.

The comments and suggestions in this communication are not intended to reflect in any way on the integrity or ability of the personnel of the City of Whitewater. They are made solely in the interest of establishing sound internal control practices required by changing professional standards. The City of Whitewater's staff is deeply committed to maintaining the financial reporting system so that informed decisions can be made. They were receptive to our comments and suggestions.

We will review the status of these comments during each audit engagement.

If you have any questions or comments regarding this communication or the financial statements, do not hesitate to contact us.

APPENDIX

City of Whitewater
Adjusting Journal Entries
For the Year Ended December 31, 2025

Account	Description	Debit	Credit
Adjusting Journal Entries JE # 1001			
To reverse double-booking of August settlement (2024 tax roll) reversal			
800-12100	TAXES RECEIVABLE - CURRENT Y	2,008,291.67	
800-12610	SPECIAL ASSESSMENTS/CURRENT	69,067.46	
800-25100	DUE TO GENERAL FUND		4,213.62
800-25101	DUE TO GENERAL FUND-TAXES		1,956,677.74
800-25401	LEVIES DUE TO TIF DISTRICTS		116,467.77
Total		2,077,359.13	2,077,359.13
Adjusting Journal Entries JE # 1002			
To move 2024 CWFL loan proceeds to liability account			
620-42217-62	BOND PROCEEDS	659,887.11	
620-21377	2024 CWF LOAN 4558-09		659,887.11
Total		659,887.11	659,887.11
Adjusting Journal Entries JE # 1003			
To move grant proceeds portion of 2025 SWDFL to revenue account			
610-23128	2025 CWLF LOAN 5650-02	590,285.05	
610-47481-61	MISC GRANT REVENUE		590,285.05
Total		590,285.05	590,285.05
Adjusting Journal Entries JE # 1004			
To reverse recognition of Johns Disposal special assessment payment - Recognized as revenue in 2024			
610-47421-61	DEVELOPER CONTRIBUTION	14,924.98	
610-25250	DEFERRED REVENUE		14,924.98
Total		14,924.98	14,924.98
Adjusting Journal Entries JE # 1005			
To record interfund on CDA for year-end expenses paid for by General Fund			
910-56500-408	RENTAL & PROPERTY EXPENSES	3,372.15	
910-25100	DUE TO GENERAL FUND		3,372.15
Total		3,372.15	3,372.15

City of Whitewater
Adjusting Journal Entries
For the Year Ended December 31, 2025

Account	Description	Debit	Credit
Adjusting Journal Entries JE # 1006			
To adjust GASB 68 WRS activity			
610-19999	GASB 68-PENSION CLEARING ACCT	15,946.00	
610-29011	GASB 68-WRS DIR	67,394.00	
620-19999	GASB 68-PENSION CLEARING ACCT	14,720.00	
620-29011	GASB 68-WRS DIR	72,100.00	
630-19999	GASB 68-PENSION CLEARING ACCT	2,235.00	
630-29011	GASB 68-WRS DIR	20,039.00	
900-19000	GASB 68-WRS NET PENSION ASSETS	2,782.00	
900-19999	GASB 68-PENSION CLEARING ACCT	10,999.00	
900-29011	GASB 68-WRS DIR	25,699.00	
920-19021	GASB 68-WRS DOR	4,805.00	
610-19000	GASB 68-WRS NET PENSION ASSETS		3,620.00
610-19021	GASB 68-WRS DOR		79,720.00
620-19000	GASB 68-WRS NET PENSION ASSETS		5,855.00
620-19021	GASB 68-WRS DOR		80,965.00
630-19000	GASB 68-WRS NET PENSION ASSETS		3,199.00
630-19021	GASB 68-WRS DOR		19,075.00
900-19021	GASB 68-WRS DOR		39,480.00
920-19000	GASB 68-WRS NET PENSION ASSETS		1,198.00
920-19999	GASB 68-PENSION CLEARING ACCT		1,924.00
920-29011	GASB 68-WRS DIR		1,683.00
Total		236,719.00	236,719.00
Adjusting Journal Entries JE # 1007			
To record loan loss reserve for Fine Food Arts loan			
910-56500-525	ACTION GRANTS-BUSINESS DEV	30,000.00	
910-13999	ACTION LOAN-LOAN LOSS RESERVE		30,000.00
Total		30,000.00	30,000.00
Adjusting Journal Entries JE # 1008			
To record additional accounts payable found in subsequent search (DO NOT POST \$25,580.01 FUND 216, FUND 450, OR FUND 610 PORTIONS OF ENTRY - CITY ALREADY RECORDED IN CIVIC)			
100-51100-715	TOURISM COMMITTEE-ROOM TAX	44,288.97	
216-52200-810	EQUIPMENT-VEHCLE	25,580.01	
450-58000-830	LIBRARY BUILDING IMPVTS	540,269.98	
610-61936-810	CAPITAL EQUIPMENT	13,804.95	
100-21100	ACCOUNTS PAYABLE		44,288.97
216-21100	ACCOUNTS PAYABLE		25,580.01
450-21100	ACCOUNTS PAYABLE		540,269.98
610-21100	ACCOUNTS PAYABLE		13,804.95
Total		623,943.91	623,943.91
Adjusting Journal Entries JE # 1009			
To record receivable for Federal taxicab grant reimbursements received in January/February 2026 for 2025 expenditures (DO NOT POST - CITY HAS ALREADY RECORDED IN CIVIC)			
235-13100	ACCOUNTS RECEIVABLE	117,433.34	
235-43510-51	FEDERAL GRANTS		117,433.34
Total		117,433.34	117,433.34

City of Whitewater
Adjusting Journal Entries
For the Year Ended December 31, 2025

Account	Description	Debit	Credit
Adjusting Journal Entries JE # 1010			
To record stormwater AR for EnerCon invoice billed out to John's disposal, work performed in December 2025			
630-14250	ACCOUNTS REC.-MISC/SERVICE	17,000.00	
630-41116-63	OTHER REVENUES		17,000.00
Total		17,000.00	17,000.00
Adjusting Journal Entries JE # 1011			
To adjust GASB 87 lessor leases in CDA			
920-19200	SHORT TERM LEASE RECEIVABLE	38,386.44	
920-29500	DEF INFLOW OF RESOURCES LEASES	47,421.56	
920-48631-56	RENT-CESA #2	90,000.00	
920-48632-56	RENT-JEDI	12,050.22	
920-48633-56	RENT-BLACKTHORNE CAPITAL LLC	7,242.69	
920-48636-56	RENT-I-BUTTON	47,331.47	
920-48640-56	RENT-REIMER SYSTEMS	2,100.00	
920-48680-56	RENT-NYLEN & PARTNERS	2,100.00	
920-48683-56	RENT-PAQUETTE CENTER	33,480.00	
920-48684-56	RENT-US FORESTRY SVC	9,507.00	
920-48687-56	RENT-REGENCY RARE COINS	2,932.00	
920-17100	INTEREST RECEIVABLE		133.38
920-19250	LONG TERM LEASE RECEIVABLE		81,309.83
920-48490-56	Interest Revenue - Leases		27,034.14
920-48900-56	Lease Revenue		184,074.03
Total		292,551.38	292,551.38
Adjusting Journal Entries JE # 1012			
To adjust GASB 87 lessor leases in general fund			
100-13300	INTEREST REC-LEASES GASB 87	304.12	
100-13310	ST LEASE RECEIVABLE GASB 87	43,630.11	
100-13350	LT LEASE RECEIVABLE GASB 87	111,953.97	
100-43540-52	UNIVERSITY-LEASE-PARKING	45,000.00	
100-48200-00	LONG TERM RENTALS	12,400.00	
100-26500	DEF INFLOW OF RESOURCES LEASES		175,954.46
100-48110-00	Interest Revenue - Leases		6,495.92
100-48900-00	Lease Revenue		30,837.82
Total		213,288.20	213,288.20
Adjusting Journal Entries JE # 1013			
To adjust GASB 87 lessor leases in water utility fund			
610-17100	INTEREST RECEIVABLE	24,751.55	
610-19200	SHORT TERM LEASE RECEIVABLE	23,764.32	
610-19250	LONG TERM LEASE RECEIVABLE	1,091,046.74	
610-47460-61	OTR REV/TOWER/SERVICE	80,880.00	
610-29500	DEF INFLOW OF RESOURCES LEASES		1,135,009.13
610-47420-61	Interest Revenue - Leases		34,514.98
610-47483-61	LEASE REVENUE		50,918.50
Total		1,220,442.61	1,220,442.61
Adjusting Journal Entries JE # 1014			
To adjust allowance and deferral related to EMS billings			
249-25500	DEFERRED REVENUE - FIRE	105,111.09	
249-13999	ALLOWANCE FOR DOUBTFUL ACCTS		73,075.13
249-48507-52	RESCUE CALL REVENUE		32,035.96
Total		105,111.09	105,111.09

City of Whitewater
Adjusting Journal Entries
For the Year Ended December 31, 2025

Account	Description	Debit	Credit
Adjusting Journal Entries JE # 1015			
To recognize remaining ARPA funding as revenue in 2025			
620-26730	OTHER DEFERRED REVENUE	203,800.00	
620-42218-62	GRANT PROCEEDS		203,800.00
Total		203,800.00	203,800.00
Adjusting Journal Entries JE # 1016			
To reclass water's portion of Vanderlip project from CIAC to utility-financed plant			
610-11343	MAINS	94,759.00	
610-11345	SERVICES	17,163.93	
610-11348	HYDRANTS	7,525.00	
610-12343	CIAC-MAINS		94,759.00
610-12345	CIAC-SERVICES		17,163.93
610-12348	CIAC-HYDRANTS		7,525.00
Total		119,447.93	119,447.93
Adjusting Journal Entries JE # 1017			
To adjust water tax equivalent to actual			
100-11100	CASH	83,704.00	
610-61930-590	TAXES	83,704.00	
100-48700-00	WATER UTILITY TAXES		83,704.00
610-11100	CASH-COMBINED		83,704.00
Total		167,408.00	167,408.00
Adjusting Journal Entries JE # 1018			
To reverse double-booking of meter disposals			
610-11346	METERS	74,400.00	
610-19500	ACCUM PROV/DEPR/UTILITY PLT		74,400.00
Total		74,400.00	74,400.00
Adjusting Journal Entries JE # 1019			
To adjust joint meter allocation entries to actual			
610-11100	CASH-COMBINED	15,145.36	
620-62810-356	JOINT METER EXPENSE	342.15	
620-62810-356	JOINT METER EXPENSE	13,780.21	
620-62810-550	DEPRECIATION EXPENSE	1,023.00	
610-47476-61	NET RETURN ON INVEST-METERS		13,780.21
610-61930-550	DEPRECIATION EXPENSE		1,023.00
610-61930-590	TAXES		342.15
620-11100	CASH-COMBINED CASH		15,145.36
Total		30,290.72	30,290.72
Adjusting Journal Entries JE # 1020			
To adjust Fund 249 deferred inflows of resources to actual			
249-48507-52	RESCUE CALL REVENUE	30,075.40	
249-25500	DEFERRED REVENUE - FIRE		30,075.40
Total		30,075.40	30,075.40

City of Whitewater
Adjusting Journal Entries
For the Year Ended December 31, 2025

Account	Description	Debit	Credit
Adjusting Journal Entries JE # 1021			
To eliminate deficit in debt service fund			
100-59230-990	TRANS TO FD 300 DEBT SERVICE	3,000.00	
300-11100	CASH	3,000.00	
100-11100	CASH		3,000.00
300-49290-00	TRANSFER FROM GENERAL FUND		3,000.00
Total		6,000.00	6,000.00
Adjusting Journal Entries JE # 1022			
To transfer Innovation Center from CDA to City			
910-22000	ACCUM DEPREC-BUILDING	1,709,182.14	
910-56500-650	TRANSFER-FD 900-ADMIN	4,419,361.86	
910-18360	REAL ESTATE		6,128,544.00
Total		6,128,544.00	6,128,544.00
Adjusting Journal Entries JE # 1023			
To accrue pay request #2, including retainage, for lead service line replacement project for services performed through September 2025, and grant portion of SWDFL reimbursement			
610-14250	ACCOUNTS REC.-MISC/SERVICE	200,599.61	
610-15500	CONST WORK IN PROGRESS	487,789.90	
610-21100	ACCOUNTS PAYABLE		487,789.90
610-47481-61	MISC GRANT REVENUE		200,599.61
Total		688,389.51	688,389.51

City of Whitewater
Passed Journal Entries
For the Year Ended December 31, 2025

Account	Description	Debit	Credit
Proposed Journal Entries JE # 4001			
To adjust sewer accrued interest			
620-62810-620	INTEREST ON DEBT	6,225.67	
620-21010	ACCRUED INTEREST PAYABLE		6,225.67
Total		6,225.67	6,225.67
Proposed Journal Entries JE # 4002			
To adjust accrued sick leave			
630-63300-120	EMPLOYEE BENEFITS-TOTAL	1,598.82	
630-23810	ACCRUED SICK LEAVE		1,598.82
Total		1,598.82	1,598.82
Proposed Journal Entries JE # 4003			
To allocate GASB 75 Life Insurance to Utilities			
610-19300	GASB 75-HEALTH DOR	3,483.62	
610-39160	UNAPPROP EARNED SURPLUS	20,277.23	
610-61926-150	EMPLOYEE FRINGE BENEFITS	51.07	
620-19300	GASB 75-HEALTH DOR	4,095.36	
620-34300	SURPLUS/FUND BALANCE	23,838.05	
620-62820-120	EMPLOYEE BENEFITS	60.05	
630-19300	GASB 75-HEALTH DOR	11,064.64	
630-39160	SURPLUS/FUND BALANCE	64,404.37	
630-63300-120	EMPLOYEE BENEFITS-TOTAL	162.23	
GASB 18000 LRLIF	Net OPEB Asset (Liability) LRLIF	70,506.80	
GASB 24400 LRLIF	Deferred Inflows - LRLIF	56,929.82	
610-29040	GASB 75-HEALTH LIABILITY		13,174.41
610-29050	GASB 75-HEALTH DIR		10,637.51
620-29040	GASB 75-HEALTH LIABILITY		15,487.93
620-29050	GASB 75-HEALTH DIR		12,505.53
630-29040	GASB 75-HEALTH LIABILITY		41,844.46
630-29050	GASB 75-HEALTH DIR		33,786.78
GASB 18600 LRLIF	Deferred Outflows - LRLIF		18,643.62
GASB 38000	Unrestricted fund balance		108,519.65
GASB 58130	Expenditures - Public Works		273.35
Total		254,873.24	254,873.24
Proposed Journal Entries JE # 4004			
To remove duplicate items from AP			
920-21100	ACCOUNTS PAYABLE	2,530.46	
920-56500-245	BUILDING MAINTENANCE		2,530.46
Total		2,530.46	2,530.46
Proposed Journal Entries JE # 4005			
To record government wide GASB 87 copier lease			
GASB 15200	GASB 87 - LEASE ASSET	62,897.56	
GASB 59110	Depreciation Expense - General Government	12,579.51	
GASB 15210	GASB 87 - ACCUMULATED DEPR		24,669.82
GASB 21600	GASB 87 - LEASE LIABILITY		39,224.98
GASB GG	General Government		11,582.27
Total		75,477.07	75,477.07

City of Whitewater
Passed Journal Entries
For the Year Ended December 31, 2025

<u>Account</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>
Proposed Journal Entries JE # 4006			
To record GASB 96 activity for cybersecurity software subscription			
GASB 15100	GASB 96 SBITA	41,650.00	
GASB 59110	Depreciation Expense - General Government	14,280.00	
GASB 15910	GASB 96 Accumulated Amortization		30,940.00
GASB 38000	Unrestricted fund balance		24,990.00
Total		55,930.00	55,930.00
Proposed Journal Entries JE # 4007			
To record unpaid health insurance claims liability related to self-funded health insurance plan (would get allocated across expenditure accounts if recorded)			
100-51100-153	HEALTH INSURANCE	40,687.79	
100-16100	PREPAID HEALTH INSURANCE PREM		40,687.79
Total		40,687.79	40,687.79
Proposed Journal Entries JE # 4008			
To adjust water depreciation to actual			
610-61930-550	DEPRECIATION EXPENSE	107,496.26	
610-19500	ACCUM PROV/DEPR/UTILITY PLT		107,496.26
Total		107,496.26	107,496.26

**City of Whitewater
312 W. Whitewater Street
Whitewater, Wisconsin 53190**

August 14, 2026

Johnson Block & Company, Inc.
9701 Brader Way, Suite 202
Middleton, Wisconsin 53562

This representation letter is provided in connection with your audit of the financial statements of the governmental activities, business-type activities, the aggregate discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Whitewater, which comprise the respective financial position as of December 31, 2025, and the related changes in financial position and, where applicable, cash flows for the year then ended, and the related notes to the financial statements, for the purpose of expressing opinions on whether the financial statements of the various opinion units are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of August 14, 2026:

Financial Statements

1. We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated February 21, 2026, for the preparation and fair presentation of the financial statements of the various opinion units referred to above in accordance with U.S. GAAP.
2. The financial statements referred to above have been fairly presented in accordance with U.S. GAAP and include all properly classified funds, required supplementary information, and notes to the basic financial statements.
3. We acknowledge our responsibility for the design, implementation, and maintenance of the system of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.
4. We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.

5. The methods, data, and significant assumptions used by us in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in the context of U.S. GAAP.
6. All related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
7. All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
8. The effects of uncorrected misstatements summarized in the attached schedule and aggregated by you during the current engagement are immaterial, both individually and in the aggregate, to the applicable opinion units and to the financial statements as a whole.
9. We have reviewed and approved the various adjusting journal entries that were proposed by you for recording in our books and records and reflected in the financial statements.
10. The effects of all known actual or possible litigation and claims have been accounted for and disclosed in accordance with U.S. GAAP.
11. All component units, as well as joint ventures with an equity interest, are included and other joint ventures and related organizations are properly disclosed.
12. All funds and activities are properly classified.
13. All funds that meet the quantitative criteria in Government Accounting Standards Board (GASB) Statement No. 34, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments*, and GASB Statement No. 37, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments: Omnibus*, for presentation as major are identified and presented as such and all other funds that are presented as major are considered important to financial statement users.
14. All net position components and fund balance classifications have been properly reported and if applicable, approved.
15. All revenues within the statement of activities have been properly classified as program revenues, general revenues, contributions to term or permanent endowments, or contributions to permanent fund principal.
16. All expenses have been properly classified in or allocated to functions and programs in the statement of activities, and allocations, if any, have been made on a reasonable basis.
17. All interfund and intra-entity transactions and balances have been properly classified and reported.
18. Special items and extraordinary items have been properly classified and reported.
19. Deposit and investment risks have been properly and fully disclosed.
20. Capital assets, including infrastructure assets and right-to-use assets, are properly capitalized, reported, and if applicable, depreciated or amortized.
21. All required supplementary information is measured and presented within the prescribed guidelines.
22. Nonexchange and exchange financial guarantees, either written or oral, under which it is more likely than not that a liability exists, have been properly recorded, or if we are obligated in any manner, are disclosed.
23. We acknowledge our responsibility for compliance with the laws, regulations, and provisions of contracts and grant agreements.
24. We have reviewed, approved, and taken responsibility for the financial statements and related notes.
25. We have a process to track the status of audit findings and recommendations.
26. We have identified and communicated to you all previous audits, attestation engagements, and other studies related to the audit objectives and whether related recommendations have been implemented.
27. With regard to items reported at fair value:
 - a. The underlying assumptions are reasonable, and they appropriately reflect management's intent and ability to carry out its stated courses of action.
 - b. The measurement methods and related assumptions used in determining fair value are appropriate in the circumstances and have been consistently applied.
 - c. The disclosures related to fair values are complete, adequate, and in conformity with U.S. GAAP.

- d. There are no subsequent events that require adjustments to the fair value measurements and disclosures included in the financial statements.
- 28. With respect to preparation of financial statements, preparation of schedule of expenditures of federal awards, maintaining lease amortizations, and preparation of data collection form, we have performed the following:
 - a. Made all management decisions and performed all management functions;
 - b. Assigned a competent individual to oversee the services;
 - c. Evaluated the adequacy of the services performed;
 - d. Evaluated and accepted responsibility for the result of the service performed; and
 - e. Established and maintained controls, including a process to monitor the system of internal control.
- 29. With regard to pensions and OPEB:
 - a. We believe that the actuarial assumptions and methods used to measure pension and OPEB liabilities and costs for financial accounting purposes are appropriate in the circumstances.
 - b. Increases in benefits, elimination of benefits and all similar amendments have been disclosed in accordance with U.S. GAAP and are included in the most recent actuarial valuation, or disclosed as a subsequent event.
- 30. We have conducted a comprehensive risk assessment and disclosed all material concentrations and constraints in accordance with GASB Statement No. 102, *Certain Risk Disclosures*. These disclosures provide sufficient detail to enable users of financial statements to understand that nature of the circumstances disclosed and the government's vulnerability to the risk of a substantial impact associated with the concentration or constraint, if applicable.
- 31. We have evaluated the concentrations and constraints, including those that occur subsequent to the statement of net position date but before the financial statements are issued and have been properly disclosed in the financial statements as subsequent events.
- 32. We have reviewed, approved, and taken responsibility for the financial statements and related notes and acknowledge the auditor's role in the preparation of this information.

Information Provided

- 33. We have provided you with:
 - a. Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements of the various opinion units referred to above, such as records, documentation, meeting minutes, summaries of actions of recent meetings for which minutes have not yet been prepared, and other matters;
 - b. Additional information that you have requested from us for the purpose of the audit; and
 - c. Unrestricted access to persons within the entity and others from whom you determined it necessary to obtain audit evidence.
- 34. All transactions have been recorded in the accounting records and are reflected in the financial statements.
- 35. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 36. We have provided to you our evaluation of the entity's ability to continue as a going concern, including significant conditions and events present, and we believe that our use of the going concern basis of accounting is appropriate.
- 37. We have no knowledge of any fraud or suspected fraud that affects the entity and involves:
 - a. Management;
 - b. Employees who have significant roles in internal control; or
 - c. Others where the fraud could have a material effect on the financial statements.
- 38. We have no knowledge of any instances, that have occurred or are likely to have occurred, of fraud and noncompliance with provisions of laws and regulations that have a material effect on the financial statements or other financial data significant to the audit objectives, and any other instances that warrant

the attention of those charged with governance, whether communicated by employees, former employees, vendors (contractors), regulators, or others.

39. We have no knowledge of any instances that have occurred or are likely to have occurred, of noncompliance with provisions of contracts and grant agreements that has a material effect on the determination of financial statement amounts or other financial data significant to the audit objectives.
40. We have no knowledge of any instances that have occurred or are likely to have occurred of abuse that could be quantitatively or qualitatively material to the financial statements or other financial data significant to the audit objectives.
41. We have taken timely and appropriate steps to remedy fraud, noncompliance with provisions of laws, regulations, contracts, and grant agreements, abuse or waste that you have reported to us.
42. We have provided views on your reported audit findings, conclusions, and recommendations, as well as our planned corrective actions, for the report.
43. We have disclosed to you all known actual or possible litigation, claims, and assessments whose effects should be considered when preparing the financial statements.
44. We have disclosed to you the identity of all the entity's related parties and the nature of all the related party relationships and transactions of which we are aware.
45. There have been no communications from regulatory agencies concerning noncompliance with or deficiencies in accounting, internal control, or financial reporting practices.
46. The City of Whitewater has no plans or intentions that may materially affect the carrying value or classification of assets, deferred outflows of resources, liabilities, and deferred inflows of resources.
47. We have disclosed to you all guarantees, whether written or oral, under which the City of Whitewater is contingently liable.
48. We have disclosed to you all significant estimates and material concentrations known to management that are required to be disclosed in accordance with GASB Statement No. 62 (GASB-62), *Codification of Accounting and Financial Reporting Guidance Contained in Pre-November 30, 1989 FASB and AICPA Pronouncements*. Significant estimates are estimates at the balance sheet date that could change materially within the next year. Concentrations refer to volumes of business, revenues, available sources of supply, or markets or geographic areas for which events could occur that would significantly disrupt normal finances within the next year.
49. We have identified and disclosed to you the laws, regulations, and provisions of contracts and grant agreements that could have a direct and material effect on financial statement amounts, including legal and contractual provisions for reporting specific activities in separate funds.
50. There are no:
 - a. Violations or possible violations of laws or regulations, or provisions of contracts or grant agreements whose effects should be considered for disclosure in the financial statements or as a basis for recording a loss contingency, including applicable budget laws and regulations.
 - b. Unasserted claims or assessments that our lawyer has advised are probable of assertion and must be disclosed in accordance with GASB-62, *Codification of Accounting and Financial Reporting Guidance Contained in Pre-November 30, 1989 FASB and AICPA Pronouncements*.
 - c. Other liabilities or gain or loss contingencies that are required to be accrued or disclosed by GASB-62.
51. The City of Whitewater has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset or future revenue been pledged as collateral, except as disclosed to you.
52. We have complied with all aspects of grant agreements and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
53. Provisions for uncollectible receivables have been properly identified and recorded.
54. The City of Whitewater has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset or future revenue been pledged as collateral, except as disclosed to you.

55. We have complied with all aspects of grant agreements and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
56. The significant judgements made in making the accounting estimates have taken into account all relevant information of which we are aware.
57. We have consistently and appropriately selected and applied methods, assumptions, and data when making accounting estimates.
58. There have been no cybersecurity breaches or other cyber events whose effects should be considered for disclosure in the financial statements, as a basis for recording a loss contingency, or otherwise considered when preparing the financial statements.
59. With respect to the combining and individual general fund, nonmajor and component unit fund statements accompanying the financial statements:
 - a. We acknowledge our responsibility for the presentation of the combining and individual general fund, nonmajor and component unit fund statements in accordance with U.S. GAAP
60. With respect to management's discussion and analysis, the budgetary comparison information, Wisconsin Retirement System schedules, and Local Retiree Life Insurance schedules accompanying the financial statements:
 - a. We acknowledge our responsibility for the presentation of the management's discussion and analysis, the budgetary comparison information, Wisconsin Retirement System schedules, and Local Retiree Life Insurance schedules in accordance with U.S. GAAP.
 - b. We believe the management's discussion and analysis, the budgetary comparison information, Wisconsin Retirement System schedules, and Local Retiree Life Insurance schedules, including its form and content, is measured and fairly presented in accordance with U.S. GAAP.
 - c. The methods of measurement or presentation have not changed from those used in the prior period.

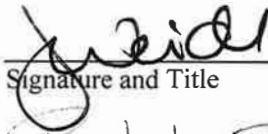
Single Audit

61. With respect to federal awards, we represent the following to you:
 - a. We are responsible for understanding and complying with, and have complied with, the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance).
 - b. We are responsible for the preparation and presentation of the schedule of expenditures of federal awards in accordance with the Uniform Guidance.
 - c. We believe the schedule of expenditures of federal awards, including its form and content, is fairly presented in accordance with the Uniform Guidance.
 - d. The methods of measurement or presentation have not changed from those used in the prior period.
 - e. We are responsible for including the auditor's report on the schedule of expenditures of federal awards in any document that contains the schedule and that indicates that the auditor has reported on such information.
 - f. We have identified and disclosed all of our government programs and related activities subject to the Uniform Guidance compliance audit.
 - g. We have notified you of federal awards and funding increments that were received before December 26, 2014 (if any) and differentiated those awards from awards and funding increments received on or after December 26, 2014, and subject to the audit requirements of the Uniform Guidance.
 - h. When the schedule of expenditures of federal awards is not presented with the audited financial statements, we will make the audited financial statements readily available to the intended users of the schedule of expenditures of federal awards no later than the date of issuance by the entity of the schedule of expenditures of federal awards and the auditor's report thereon.

- i. We have, in accordance with the Uniform Guidance, identified in the schedule of expenditures of federal awards, expenditures made during the audit period for all awards provided by federal agencies in the form of grants, federal cost-reimbursement contracts, loans, loan guarantees, property (including donated surplus property), cooperative agreements, interest subsidies, food commodities, direct appropriations, and other assistance.
- j. We have provided to you our interpretations of any compliance requirements that are subject to varying interpretations.
- k. We have made available to you all federal awards (including amendments, if any) and any other correspondence relevant to federal programs and related activities that have taken place with federal agencies or pass-through entities.
- l. We have received no requests from a federal agency to audit one or more specific programs as a major program.
- m. We have identified and disclosed to you all amounts questioned and any known noncompliance with the direct and material compliance requirements of federal awards, including the results of other audits or program reviews, or stated that there was no such noncompliance. We also know of no instances of noncompliance with direct and material compliance requirements occurring subsequent to period covered by the auditor's report.
- n. We have disclosed to you any communications from federal awarding agencies and pass-through entities concerning possible noncompliance with the direct and material compliance requirements, including communications received from the end of the period covered by the compliance audit to the date of the auditor's report.
- o. We have made available to you all documentation related to compliance with the direct and material compliance requirements, including information related to federal program financial reports and claims for advances and reimbursements.
- p. Federal program financial reports and claims for advances and reimbursements are supported by the books and records from which the basic financial statements have been prepared (and are prepared on a basis consistent with the schedule of expenditures of federal awards).
- q. The copies of federal program financial reports provided to you are true copies of the reports submitted, or electronically transmitted, to the respective federal agency or pass-through entity, as applicable.
- r. We have properly classified amounts claimed or used for matching in accordance with related guidelines in the Uniform Guidance, as applicable.
- s. We have charged costs to federal awards in accordance with applicable cost principles.
- t. We are responsible for and have accurately prepared the summary schedule of prior audit findings to include all findings required to be included by the Uniform Guidance, and we have provided you with all information on the status of the follow-up on prior audit findings by federal awarding agencies and pass-through entities, including all management decisions.
- u. We have disclosed to you the findings received and related corrective actions taken for previous audits, attestation engagements, and internal or external monitoring that directly relate to the objectives of the compliance audit, including findings received and corrective actions taken from the end of the period covered by the compliance audit to the date of the auditor's report.
- v. The reporting package does not contain personally identifiable information.
- w. We have disclosed all contracts or other agreements with service organizations and disclosed to you all communications from these service organizations relating to noncompliance at the organizations.
- x. We have reviewed, approved, and taken responsibility for the financial statements and related notes and an acknowledgment of the auditor's role in the preparation of this information.
- y. We have disclosed to you the nature of any subsequent events that provide additional evidence with respect to conditions that existed at the end of the reporting period that affect noncompliance during the reporting period.

In addition:

- z. We are responsible for understanding and complying with the requirements of federal statutes, regulations, and the terms and conditions of federal awards related to each of our federal programs and have identified and disclosed to you the federal statutes, regulations, and the terms and conditions of federal awards that are considered to have a direct and material effect on each major federal program; and we have complied with these direct and material compliance requirements.
- aa. We are responsible for establishing and maintaining, and have established and maintained, effective internal control over compliance for federal programs that provide reasonable assurance that we are managing our federal awards in compliance with federal statutes, regulations, and the terms and conditions of the federal award that could have a material effect on our federal programs. Also, no changes have been made in the internal control over compliance or other factors that might significantly affect internal control, including any corrective action taken by management with regard to significant deficiencies and material weaknesses in internal control over compliance, have occurred subsequent to the period covered by the auditor's report.
- bb. We are responsible for and have accurately completed the appropriate sections of the Data Collection Form and we are responsible for taking corrective action on audit findings of the compliance audit and have developed a corrective action plan that meets the requirements of the Uniform Guidance.

 City Manager
Signature and Title

 Director of FINANCE
Signature and Title

Client: **WHITEWATER - City of Whitewater**
Engagement: **2025 AUDIT - Whitewater**
Period Ending: **12/31/2025**
Trial Balance: **TB**
Workpaper: **3700.20 - Proposed Journal Entries Report**

Account	Description	W/P Ref	Debit	Credit
Proposed Journal Entries				
Proposed Journal Entries JE # 4001				
To adjust sewer accrued interest				
620-62810-620	INTEREST ON DEBT	5300.20		
620-21010	ACCRUED INTEREST PAYABLE		6,225.67	
Total			<u>6,225.67</u>	<u>6,225.67</u>
Proposed Journal Entries JE # 4002				
To adjust accrued sick leave				
630-63300-120	EMPLOYEE BENEFITS-TOTAL	5200.20		
630-23810	ACCRUED SICK LEAVE		1,598.82	
Total			<u>1,598.82</u>	<u>1,598.82</u>
Proposed Journal Entries JE # 4003				
To allocate GASB 75 Life Insurance to Utilities				
610-19300	GASB 75-HEALTH DOR	5420.10	3,483.62	
610-39160	UNAPPROP EARNED SURPLUS		20,277.23	
610-61926-150	EMPLOYEE FRINGE BENEFITS		51.07	
620-19300	GASB 75-HEALTH DOR		4,095.36	
620-34300	SURPLUS/FUND BALANCE		23,838.05	
620-62820-120	EMPLOYEE BENEFITS		60.05	
630-19300	GASB 75-HEALTH DOR		11,064.64	
630-39160	SURPLUS/FUND BALANCE		64,404.37	
630-63300-120	EMPLOYEE BENEFITS-TOTAL		162.23	
GASB 18000 LRLIF	Net OPEB Asset (Liability) LRLIF		70,506.80	
GASB 24400 LRLIF	Deferred Inflows - LRLIF		56,929.82	
610-29040	GASB 75-HEALTH LIABILITY			13,174.41
610-29050	GASB 75-HEALTH DIR			10,637.51
620-29040	GASB 75-HEALTH LIABILITY			15,487.93
620-29050	GASB 75-HEALTH DIR			12,505.53
630-29040	GASB 75-HEALTH LIABILITY			41,844.46
630-29050	GASB 75-HEALTH DIR			33,786.78
GASB 18600 LRLIF	Deferred Outflows - LRLIF			18,643.62
GASB 38000	Unrestricted fund balance			108,519.65
GASB 58130	Expenditures - Public Works			273.35
Total			<u>254,873.24</u>	<u>254,873.24</u>
Proposed Journal Entries JE # 4004				
To remove duplicate items from AP				
920-21100	ACCOUNTS PAYABLE	5100.10	2,530.46	
920-56500-245	BUILDING MAINTENANCE			2,530.46
Total			<u>2,530.46</u>	<u>2,530.46</u>
Proposed Journal Entries JE # 4005				
To record government wide GASB 87 copier lease				
GASB 15200	GASB 87 - LEASE ASSET	4200D.05	62,897.56	
GASB 59110	Depreciation Expense - General Government		12,579.51	
GASB 15210	GASB 87 - ACCUMULATED DEPR			24,669.82
GASB 21600	GASB 87 - LEASE LIABILITY			39,224.98
GASB GG	General Government			11,582.27
Total			<u>75,477.07</u>	<u>75,477.07</u>
Proposed Journal Entries JE # 4006				
To record GASB 96 activity for cybersecurity software subscription				
GASB 15100	GASB 96 SBITA	3700.21	41,650.00	
GASB 59110	Depreciation Expense - General Government		14,280.00	
GASB 15910	GASB 96 Accumulated Amortization			30,940.00
GASB 38000	Unrestricted fund balance			24,990.00
Total			<u>55,930.00</u>	<u>55,930.00</u>
Proposed Journal Entries JE # 4007				
To record unpaid health insurance claims liability related to self-funded health insurance plan (would get allocated across expenditure accounts if recorded)				
100-51100-153	HEALTH INSURANCE		40,687.79	
100-16100	PREPAID HEALTH INSURANCE PREM			40,687.79
Total			<u>40,687.79</u>	<u>40,687.79</u>

Proposed Journal Entries JE # 4008

To adjust water depreciation to actual

610-61930-550	DEPRECIATION EXPENSE
610-19500	ACCUM PROV/DEPR/UTILITY PLT
Total	

107,496.26	107,496.26
107,496.26	107,496.26
544,819.31	544,819.31
544,819.31	544,819.31

Total Proposed Journal Entries

Total All Journal Entries

DO NOT RECORD THESE ENTRIES IN CIVIC.

Date: September 15, 2026

To: Common Council

John Weidl, City Manager

From: Jeremiah Thomas, Comptroller

Re: Stonehaven Development Update

The Stonehaven development project is progressing ahead of the preliminary schedule presented when the project was approved.

The project was slated to be completed in phases with a total of fourteen homes being built. The first phase of four homes started construction in July 2026. As of September 15, 2026, two homes have been completed and sold. The first home sold on September 4th, and the second home sold on September 9th. The final two homes in the first phase are under contract and have closing dates scheduled for September 25th and 28th.

The initial target price of homes was \$330,000-\$350,000. The first four homes were listed for \$339,000.

The construction costs have come in under budget, and this has allowed for some couple of upgrades that were not initially included in the construction costs. **Those upgrades include an Aqua belle Water Softener, Radion Mitigation System, professional interior cleaning and professional exterior power washing.** In addition to the upgrades, due to the total costs having come in less for each of the first 4 homes the buyers have or will receive a credit at closing for the difference between the total costs and the selling price of \$339,000. This cost savings has resulted in \$1000-2000 credit for the buyers at closing.

Permits were pulled for the second phase of four homes on 9/11/2026. These homes are anticipated to be completed by year end. The third phase permits will be pulled by the end of the year and depending on weather and availability the foundations could be in prior to year end.

Additional homes are under contact in future phases. Two of the four homes in Phase 2 are under contract and one of the four homes in Phase 3 are under contract.

The loan from Wastewater treatment plant to TID 11 has accrued \$8,860.28 in interest through September 15th since the loan was established on 7/1/2026.

The Revolving Loan Fund from TID 11 to Stonehaven has accrued \$3,546.47 in interest which has been partially paid after the first two home closings.

Net cost of the loan to TID 11 from the Wastewater Treatment Plan is \$5,313.81.

In conclusion, the Stonehaven project is progressing ahead of schedule, within budget and is seeing strong interest from buyers in the homes.

Date: October 6, 2026

To: Common Council

John Weidl, City Manager

From: Rachelle Blitch, Director of Financial and Administrative Services

Re: Whitewater Comparative Analysis

Method

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

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

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

Executive Summary

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

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

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

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

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

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

2025 Benchmarking — Whitewater's Position

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

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

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

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

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

Comparison Groups

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

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

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

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

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

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

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

2025 Context Table (all 27 comparison communities)

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

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

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

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

Four-Year Trends (Medians vs. Whitewater)

Group medians (all 27 communities):

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

Whitewater time series:

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

Summary Charts (2025)

Whitewater vs median of all 27 communities:

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

Key Findings for Council

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

Community Investment and Steps Toward Long-Term Stability

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

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

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

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

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



2027 BUDGET BRIEFING

Common Council
John Weidl, City Manager
Rachelle Blitch, Finance & Administrative Services Director
October 2026

2027 BUDGET BRIEFING

BUDGET TIMELINE

- *10/6/2026 – DRAFT BUDGET/HIGHLIGHTS PRESENTATION*
- 10/12/2026 – FINANCE COMMITTEE MEETING (1 OF 4)
 - GENERAL ADMINISTRATION, PUBLIC WORKS, FIRE/EMS, UTILITIES
- 10/14/2026 – FINANCE COMMITTEE MEETING (2 OF 4)
 - LIBRARY, MEDIA SERVICES, COMMUNITY & ECONOMIC DEVELOPMENT, GENERAL FUND, DEBT SERVICE, RIDE SHARE
- 10/19/2026 – FINANCE COMMITTEE MEETING (3 OF 4)
 - POLICE, PARKS & RECREATION, FACILITIES

2027 BUDGET BRIEFING

BUDGET TIMELINE

- 10/20/2026—CITY MANAGER’S DRAFT BUDGET PRESENTATION
- 10/27/2026—FINANCE COMMITTEE MEETING (4 OF 4)
 - LAKES, CAPITAL PROJECT FUND, TAX LEVY
- 11/6/2026 – FORMAL PRESENTATION OF THE BUDGET
- 11/17/2026 – BUDGET HEARING AND FORMAL ADOPTION

2027 BUDGET BRIEFING

BUDGET THEMES

- Maintain Quality Services
- Strengthening Public Safety Capacity
- Improving Housing Affordability & Neighborhood Stability
- Investing in Infrastructure & Long-Term Planning
- Supporting Workforce & Operational Efficiency
- Expanding Tax Base to Stabilize the Mill Rate

2027 BUDGET BRIEFING

COMMUNITY CONTEXT

- Housing stock
 - Owner-occupied: 32%
 - Student rentals (targeted or likely): 47%
 - Senior, assisted living & subsidized: 12.5%
 - Market-rate rentals: 9%
- Large student population
- Lower equalized value per capita than peer communities
- High service demand relative to taxable value
- Strong cultural, educational and recreational assets

2027 BUDGET BRIEFING

FINANCIAL OUTLOOK (HIGH-LEVEL)

- \$78,517 increase of Shared Revenue
- Maintenance year for property assessments
- Net New Construction
 - Walworth - \$8,509,500 or 0.889%
 - Jefferson - \$11,033,400 or 7.617%
- Equalized Value
 - Walworth – \$60,899,000 or 6%; Total EV \$1,018,101,400
 - Jefferson - \$14,094,700 or 10% increase; Total EV \$158,948,900
 - Whitewater's combined EV: \$1,177,050,300
- Levy increase (NNC 1.773%): \$105,796

2027 BUDGET BRIEFING

FINANCIAL OUTLOOK (HIGH-LEVEL)

- 3% Wage Allowances; 2.25% effective rate
- Health Insurance; Budgeting 15%
- Library – Increased appropriation of \$55,000 plus \$105,000 in gap funding
- Increased reliance on General Fund transfers
- Grants, redevelopment and growth can offset pressures
- Tax base expansion remains essential to long-term stabilization

2027 BUDGET BRIEFING

KEY BUDGET GOALS

- Sustain essential services without compromising quality
- Aim to minimize the impact on taxpayers
- Support public safety investments from the referendum
- Strengthen economic development and commercial growth
- Advance housing initiatives to improve affordability
- Leverage grants to reduce levy dependence
- Improve efficiency through technology, shared services and streamlined operations where possible

2027 BUDGET BRIEFING

KEY CHALLENGES (HIGH-LEVEL)

- Aging infrastructure and deferred capital needs
- Recruitment and retention pressure
- Levy constraints
- Rising costs in public safety and essential operations
- Affordability concerns among homeowners
- Intergovernmental and external pressures
- Rising fuel costs and interest rates

2027 BUDGET BRIEFING

WHAT WOULD IT TAKE TO LOWER PROPERTY TAXES?

Average \$300,000 home pays about \$2,133 per year to the City (\$7.11 per \$1,000).

To lower that bill by \$100 per year, the City would need either:

OPTION 1: REDUCE THE LEVY

\$363,000

in actual levy reductions, not simply budget cuts

OPTION 2: GROW THE TAX BASE

\$53.6 million

in new taxable growth outside a TID (about 150 new homes at \$360,000)

- Growth lowers tax bills only when it comes from new parcels, not market revaluation.
- Goal: keep taxes as stable as possible; meaningful relief comes as TIDs close.

2027 BUDGET BRIEFING

KEY OPPORTUNITIES (HIGH-LEVEL)

- Business Park recruitment
- Regional partnerships
- Downtown revitalization momentum
- Housing initiatives
- Increased communication efforts that build trust
- Strategic financial forecasting and evidence-based planning



QUESTIONS?

RACHELLE BLITCH

RBLITCH@WHITEWATER-WI.GOV

262-473-1380



Council Agenda Item

Meeting Date: 10/06/2026

Agenda Item: Immigration Liaison

Staff Contact (name, email, phone): Dan Meyer
dmeyer@whitewater-wi.gov
262-473-1371

BACKGROUND

(Enter the who, what when, where, why)

On September 1, 2026, the City of Whitewater received the Notice of Award for FY26 Congressionally Directed Community Projects funds from the Department of Health and Human Services - Administration for Children and Families (ACF). The \$85,000 federal grant will be used to fund an LTE Immigration Liaison position. The position will be supervised by the City Attorney, and anticipated duties are listed in the attached job description.

The following timeline is expected for the hiring process:

- Applications due: October 7, 2026
- Interviews: October 13-16, 2026
- Anticipated hire date: November 2, 2026

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

06/02/2026: Council was provided with the grant application guidance document and preliminary plan.

FINANCIAL IMPACT

(If none, state N/A)

N/A

STAFF RECOMMENDATION

N/A

ATTACHMENT(S) INCLUDED

(If none, state N/A)

1. Notice of Award
2. Job Description



Department of Health and Human Services

Administration for Children and Families

Notice of Award

Award# 90XP0719-01-00

FAIN# 90XP0719

Federal Award Date: 08/24/2026

Recipient Information

1. Recipient Name

CTY OF WHITEWATER BLD MAIN
312 W Whitewater St
Whitewater, WI 53190-1940

2. Congressional District of Recipient

01

3. Payment System Identifier (ID)

1396005658A1

4. Employer Identification Number (EIN)

396005658

5. Data Universal Numbering System (DUNS)

6. Recipient's Unique Entity Identifier (UEI)

L1BAVJAH5J25

7. Project Director or Principal Investigator

Mr. Daniel Andrew Meyer
Police Chief
dmeyer@whitewater-wi.gov
262-473-1371

8. Authorized Official

Mr. Jeremiah Thomas
Comptroller
jthomas@whitewater-wi.gov
262-473-1381

Federal Agency Information

ACF/OPRE Office of Discretionary Grant - Child Care
Research

9. Awarding Agency Contact Information

Mr. Girma Araya
Grants Management Specialist
girma.araya@acf.hhs.gov
202-205-8643

10. Program Official Contact Information

Lia Ghozati
Grants and Budget Analyst
lia.ghozati@acf.hhs.gov
202-401-9220

Federal Award Information

11. Award Number

90XP0719-01-00

12. Unique Federal Award Identification Number (FAIN)

90XP0719

13. Statutory Authority

42 USC 1310

14. Federal Award Project Title

Immigration Liaison

15. Assistance Listing Number

93.493

16. Assistance Listing Program Title

Congressional Directives

17. Award Action Type

New

18. Is the Award R&D?

No

Summary Federal Award Financial Information

19. Budget Period Start Date 08/31/2026 - End Date 08/30/2027

20. Total Amount of Federal Funds Obligated by this Action \$85,000.00

20a. Direct Cost Amount \$86,278.41

20b. Indirect Cost Amount \$0.00

21. Authorized Carryover \$0.00

22. Offset \$0.00

23. Total Amount of Federal Funds Obligated this budget period \$0.00

24. Total Approved Cost Sharing or Matching, where applicable \$1,278.41

25. Total Federal and Non-Federal Approved this Budget Period \$86,278.41

26. Period of Performance Start Date 08/31/2026 - End Date 08/30/2027

27. Total Amount of the Federal Award including Approved Cost Sharing or Matching this Period of Performance \$86,278.00

28. Authorized Treatment of Program Income

ADDITIONAL COSTS

29. Grants Management Officer - Signature

Mr. David Lee
Grants Management Officer

30. Remarks

Within 30 days of award issue date, recipient must provide the liaison protocols for confidentiality, data/privacy protections, referral boundaries, language access, and limits on legal advice by non-attorney staff. In addition to these documents recipient must also provide a Project Narrative Addendum clarifying what standard information will be shared with clients about these rights.

Item 17.

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**Recipient Information****Recipient Name**

CTY OF WHITEWATER BLD MAIN
312 W Whitewater St
Whitewater, WI 53190-1940

Congressional District of Recipient

01

Payment Account Number and Type

1396005658A1

Employer Identification Number (EIN) Data

396005658

Universal Numbering System (DUNS)**Recipient's Unique Entity Identifier (UEI)**

L1BAVJAH5J25

31. Assistance Type

Discretionary Grant

32. Type of Award

Other

33. Approved Budget

(Excludes Direct Assistance)

I. Financial Assistance from the Federal Awarding Agency Only

II. Total project costs including grant funds and all other financial participation

a. Salaries and Wages	\$43,278.41
b. Fringe Benefits	\$33,804.45
c. Total Personnel Costs	\$77,082.86
d. Equipment	\$5,500.00
e. Supplies	\$625.00
f. Travel	\$0.00
g. Construction	\$0.00
h. Other	\$3,070.55
i. Contractual	\$0.00
j. TOTAL DIRECT COSTS	\$86,278.41
k. INDIRECT COSTS	\$0.00
l. TOTAL APPROVED BUDGET	\$86,278.41
m. Federal Share	\$85,000.00
n. Non-Federal Share	\$1,278.41

34. Accounting Classification Codes

FY-ACCOUNT NO.	DOCUMENT NO.	ADMINISTRATIVE CODE	OBJECT CLASS	ASSISTANCE LISTING	AMT ACTION FINANCIAL ASSISTANCE	APPROPRIATION
6-G998035	90XP071901	ACFOPRE	41.45	93.493	\$85,000.00	75-26-1536



35. Terms And Conditions

Performance Progress Report Cycle			
Reporting Period Start Date	Reporting Period End Date	Reporting Type	Reporting Period Due Date
08/31/2026	02/27/2027	Semi-Annual	04/01/2027
02/28/2027	08/27/2027	Semi-Annual	09/29/2027
08/28/2027	08/30/2027	Semi-Annual	10/02/2027

Terms and Conditions

1. STANDARD TERMS

This award is subject to the requirements listed in the terms and conditions. The use of Federal funds from this award constitutes the grantee's acceptance of the listed terms and conditions. The electronic copy of Award Terms and Conditions to support this program can be found on the website at:

<https://acf.gov/grants/manage-grant/grant-award/award-terms>

AWARD CONDITIONS

Required Alignment with ACF Vision, Mission, Values, Priorities and Guiding Principles

The recipient of this award must implement any funds awarded under this NOA to effectuate program goals or agency priorities in accordance with the ACF's vision, mission, values, priorities, & guiding principles (<https://acf.gov/about/acf-vision-mission-values>) when authorized. Funded activities must advance ACF's vision of resilient, safe, healthy, and economically secure children, youth, families, and communities, and support ACF's mission to foster health and well-being through effective, accountable, and compassionate human services when awarded in any programs that authorize these priorities.

Consistent with ACF's values, in carrying out any project that is funded under this NOA, the recipient is required to adhere to the following principle:

Program Integrity and Fiscal Stewardship: Administer funds in accordance with all applicable federal statutes, regulations, and award conditions; maintain strong internal controls; and prevent waste, fraud, and abuse.

The recipient is also required to adhere to the following principles when consistent with the authority and scope of the award and its activities:

1. Evidence-Based and Outcome-Focused Practices: Design and deliver services using evidence-based or evidence-informed approaches, establish measurable performance goals, and use data to monitor outcomes and drive continuous improvement.

2. Partnership and Local Leadership: Coordinate with state, tribal, territorial, local, and community partners, as appropriate, and tailor services to meet community-identified needs while respecting local decision-making authority.

In addition, in keeping with ACF's priorities, the recipient must administer any project that is awarded under this NOA in accordance with the following objectives when consistent with the scope of the award and its activities in programs that are authorized to advance them:



Department of Health and Human Services

Administration for Children and Families

Notice of Award

Award# 90XP0719-01-00

FAIN# 90XP0719

Federal Award Date: 08/24/2026

3. Family Stability and Child Well-Being: Strengthen families, promote safe and stable home environments, and improve outcomes for children and youth through prevention-focused and developmentally appropriate services.

4. Work, Self-Sufficiency, and Economic Mobility: Support pathways to employment, job retention, and economic independence for individuals and families, including through workforce development, education, and supportive services.

5. High-Quality Early Care and Learning: Where applicable, invest in high-quality early childhood programs that support school readiness, healthy development, and long-term success.

The recipient must demonstrate ongoing compliance with these values and priorities, in all programs that are authorized to advance them, through program design, implementation, reporting, and evaluation. Failure to meaningfully align funded activities with the applicable requirements may result in corrective action, additional reporting requirements, or other enforcement actions consistent with federal grant regulations found at 2 C.F.R. Part 200 and the terms and conditions of this award.

AWARD ATTACHMENTS

CTY OF WHITEWATER BLD MAIN

90XP0719-01-00

1. Award Attachments



ADMINISTRATION FOR
CHILDREN & FAMILIES

330 C Street, S.W., Switzer Building Washington, DC 20201

NOTICE TO GRANT RECIPIENTS

SUBJECT: AWARD PACKAGE ATTACHMENTS

Dear ACF Grant Recipient:

Please find attached the following documents:

1. Requesting Payment of Federal Funds Instructions
2. Programmatic and Federal Financial Reporting Requirements
3. Federal Financial Report (SF-425) and Instructions
4. Property Reporting Requirements
 - a. Tangible Personal Property Report (SF-428)
 - b. Real Property Status Report (SF-429) (if applicable)
5. GrantSolutions User Account Information for Access to the Online Grants Management System
6. Fraud Alert

Instructions for Requesting Payment of Federal Awards

This award will be paid through the Department of Health and Human Services, Payment Management Services, formerly known as the Division of Payment Management, operating under the Program Support Center (PSC). The PSC provides automated grant payment and cash management services from grants issued by Federal Government Awarding Agencies. PSC operates the centralized payment system, Payment Management System (PMS), acts as a liaison between the Administration for Children and Families to resolve any discrepancies. For additional information, please visit their Website at <https://pms.psc.gov/>.

If this is your first award paid through the Payment Management System, it is recommended that you review the information provided at <https://pms.psc.gov/>. The Grant Recipients information section provides basic information and addresses both funding and reporting requirements necessary to receiving your awarded funds. All [banking](#) requests must include a copy of the SF-1199A Direct Deposit Sign-Up Form. You must complete and upload a new SF-1199A form for each banking request. It is mandatory that all new recipients obtain access to the Payment Management system prior to providing your banking information ([see Access -New User Request](#)). If you already have access to the Payment Management System you will need to submit a request to update your privileges in PMS to add the role "add/update banking" ([see Access - Make Changes](#)) prior to submitting banking information.

The Payment Management System is a web-based system, and funds are electronically deposited into the designated bank account on the next business day. Funds may be drawn down as a reimbursement or to accommodate your immediate needs and must not be held in excess of three (3) working days. The payment method for state agencies shall be consistent with Treasury/State CMIA agreements or default procedures codified under 31 CFR Part 205. The [PMS User Guide](#) provides instructions on how you can obtain, change or deactivate access, withdraw funds and file your Federal Financial Report electronically in PMS.

Grantees are assigned to a PSC Liaison Accountant based on their organization type and geographic location. The liaison accountants will provide instructions on the procedures for receiving your funding and any reporting requirements in the Payment Management System. You can find the name and contact information for the Liaison Accountant that handles your account at <https://pms.psc.gov/find-pms-liaison-accountant.html>. If you have general questions or need a password reset, please contact their helpdesk at 1- 877-614-5533 or PMSSupport@pcs.hhs.gov or FAQs at the [Self-Help Portal](#). The helpdesk is open Monday-Friday from 7a.m. to 9p.m. ET except for Federal Holidays.



ADMINISTRATION FOR
CHILDREN & FAMILIES

330 C Street, S.W., Switzer Building Washington, DC 20201

NOTICE TO ALL GRANT RECIPIENTS

SUBJECT: PROGRAMMATIC REPORTING REQUIREMENTS

Dear ACF Grant Recipient:

PROGRAMMATIC REPORTING

Recipients are required to submit their Program Progress Report (PPR) on a semi-annual or quarterly basis. If applicable, please refer to your Notice of Award (NOA) for any Award Conditions related to your grant.

Recipients will upload their PPR in the new Performance Progress Report (PPR) tool in GrantSolutions. This new process will replace the prior process of uploading the PPR as a Grant Note.

Failure to submit reports when due will be indicative of non-compliance.



ADMINISTRATION FOR
CHILDREN & FAMILIES

330 C Street, S.W., Switzer Building Washington, DC 20201

NOTICE TO ALL GRANT RECIPIENTS

SUBJECT: FINANCIAL MANAGEMENT REPORTING REQUIREMENTS

Dear ACF Grant Recipient:

FEDERAL FINANCIAL REPORTING

The Administration for Children and Families, Office of Grants Management (OGM) requires recipients to submit Federal Financial Report (SF-425) into a single reporting system, the HHS Payment Management System (PMS) as follows:

- **Semi-annual or quarterly** interim reports shall be submitted no later than 30 days after the end of each reporting period. The following reporting period end date for projects that have a 8/31 start date is 2/29 for the 1st semi-annual report.
- **Annual** reports shall be submitted no later than 90 days after the end of the budget period. Final reports shall be submitted no later than 90 days after the project or grant period end date. The Annual Federal Financial Report (SF-425) must reflect final accounting for the budget period and ensure that any cost share has been met in proportion to the amount of Federal funds expended. The Annual Federal Financial Report (SF-425) must reflect \$-0- unliquidated obligations online 10(F). The Federal Financial Report (SF-425) and the Payment Management System (PMS) expenditures report for the reporting period must reconcile.
- **Final** reports shall be submitted no later than 120 days and must reflect cumulative totals for the entire project period, reflect \$-0- unliquidated obligations on line 10(F) and ensure the cost share has been met proportionally.

Effective April 1, 2022, Department of Health and Human Services (HHS) grant recipients will no longer complete the quarterly Federal Cash Transaction Report (FCTR). [Additional information](#) is available.

Below is a table for [Federal Financial Report \(SF-425\)](#) submissions for PMS and ACF, using a semi-annual and frequencies 8/31- 8/30.

August 31 Start Date

Semi-Annual Reporting Period	Report Due Date
1 st Reporting Period August 31 – February 29	March 31
2 nd Semi-Annual Reporting Period March 1 – August 31	September 30
Annual (1 year) August 31 – August 30	November 30
Final (1+ year) August 31 – August 30	December 30

Every recipient should already have a PMS account to allow access to complete Federal Financial Report (SF-425). If your office needs additional user access, please contact your [PMS Liaison Accountant](#) found at: <https://pms.psc.gov/find-pms-liaison-accountant.html>.

Questions related to fiscal reporting and other administrative requirements should be directed to the assigned Grants Management Specialist identified in your Notice of Award.

Failure to submit reports when due will be indicative of non-compliance with award terms and conditions. The awarding agency reserves the right to withdraw obligational authority on any unobligated balance reported on the Annual Federal Financial Report (SF-425).

1. Federal Agency and Organizational Element to Which Report is Submitted 		2. Federal Grant or Other Identifying Number Assigned by Federal Agency (To report multiple grants, use FFR Attachment) 	
3. Recipient Organization (Name and complete address including Zip code) Recipient Organization Name: Street1: Street2: City: County: State: Province: Country: ZIP / Postal Code:			
4a. UEI 	4b. EIN 	5. Recipient Account Number or Identifying Number (To report multiple grants, use FFR Attachment) 	
6. Report Type ☐ Quarterly ☐ Semi-Annual ☐ Annual ☐ Final	7. Basis of Accounting ☐ Cash ☐ Accrual	8. Project/Grant Period From: To:	9. Reporting Period End Date
10. Transactions			Cumulative
<i>(Use lines a-c for single or multiple grant reporting)</i>			
Federal Cash (To report multiple grants, also use FFR attachment):			
a. Cash Receipts			0.00
b. Cash Disbursements			0.00
c. Cash on Hand (line a minus b)			0.00
<i>(Use lines d-o for single grant reporting)</i>			
Federal Expenditures and Unobligated Balance:			
d. Total Federal funds authorized			0.00
e. Federal share of expenditures			0.00
f. Federal share of unliquidated obligations			0.00
g. Total Federal share (sum of lines e and f)			0.00
h. Unobligated balance of Federal Funds (line d minus g)			0.00
Recipient Share:			
i. Total recipient share required			0.00
j. Recipient share of expenditures			0.00
k. Remaining recipient share to be provided (line i minus j)			0.00
Program Income:			
l. Total Federal program income earned			0.00
m. Program income expended in accordance with the deduction alternative			0.00
n. Program income expended in accordance with the addition alternative			0.00
o. Unexpended program income (line l minus line m and line n)			0.00

11. Indirect Expense						
a. Type	b. Rate	c. Period From	Period To	d. Base	e. Amount Charged	f. Federal Share
g. Totals:						
12. Remarks: <i>Attach any explanations deemed necessary or information required by Federal sponsoring agency in compliance with governing legislation:</i> Add Attachment Delete Attachment View Attachment						
13. Certification: By signing this report, I certify to the best of my knowledge and belief that the report is true, complete, and accurate, and the expenditures, disbursements and cash receipts are for the purposes and objectives set forth in the terms and conditions of the Federal award. I am aware that any false, fictitious, or fraudulent information, or the omission of any material fact, may subject me to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise. (U.S. Code Title 18, Section 1001 and Title 31, Sections 3729-3730 and 3801-3812).						
a. Name and Title of Authorized Certifying Official Prefix: ▼ First Name: Middle Name: Last Name: Suffix: ▼						
Title:						
b. Signature of Authorized Certifying Official 				c. Telephone (Area code, number and extension) 		
d. Email Address 				e. Date Report Submitted 		14. Agency use only:

Standard Form 425

Federal Agency Form Instructions

Form Identifiers	Information
Agency Owner	Grants.gov
Form Name	Federal Financial Report
Form Version Number	3.0
OMB Number	4040-0014
OMB Expiration Date	06/30/2028

Form Field Instructions

Field Number	Field Name	Required or Optional	Information
1.	Federal Agency and Organizational Element to Which Report is Submitted	Required	Enter Federal Agency and Organizational Element for which the report is submitted. This field is required.
2.	Federal Grant or Other Identifying Number Assigned by Federal Agency (To report multiple grants, use FFR Attachment)	Required	Enter Federal Grant or Other Identifying Number Assigned by Federal Agency. (To report multiple grants, use FFR Attachment) This field is required.
3-1.	Recipient Organization Name	Required	Enter the legal name of the applicant that will undertake the assistance activity. This
3-2.	Street1	Required	Enter the first line of the Street Address. This field is required.
3-3.	Street2	Optional	Enter the second line of the Street Address.
3-4.	City	Required	Enter the City. This field is required.
3-5.	County	Optional	Enter the County.
3-6.	State	Required	Select the state, US possession or military code from the provided list.
3-7.	Province	Optional	Enter the Province.
3-8.	Country	Required	Select the Country from the provided list. This field is required.

OMB Number: 4040-0014

OMB Expiration Date: 06/30/2028

1

Field Number	Field Name	Required or Optional	Information
3-9.	Zip/Postal Code	Required	Enter the Postal Code (e.g., ZIP code).
4a.	UEI	Required	Enter the UEI of the applicant organization. This field is required
4b.	EIN	Required	Enter either TIN or EIN as assigned by the Internal Revenue Service. If your organization is not in the US, enter 44-4444444. This field is required.
5.	Recipient Account Number or Identifying Number	Optional	Enter Recipient Account Number or Identifying Number.
6.	Report Type	Optional	Select one.
7.	Basis of Accounting	Optional	Select one.
8.	Project/Grant Period From	Required	Enter the Project/Grant Period From Date as mm/dd/yyyy. This field is required.
8-1.	Project/Grant Period To	Required	Enter the Project/Grant Period To Date as mm/dd/yyyy. This field is required.
9.	Report Period End	Required	Enter the Reporting Period End Date as mm/dd/yyyy. This field is required.
10a.	Cash Receipts	Optional	Enter the amount of the federal cash receipts.
10b.	Cash Disbursements	Optional	Enter the amount of the federal cash disbursements.
10c.	Cash on Hand (line a minus b)	Optional	Federal cash on hand. This is a calculated field
10d.	Total Federal funds authorized	Optional	Enter the total federal funds that are authorized.
IOe.	Federal share of expenditures	Optional	Enter the federal share of the expenditures.
IOf.	Federal share of unliquidated obligations	Optional	Enter the Federal share of the unliquidated obligations.
10g.	Total Federal share (sum of lines e and f)	Optional	Total Federal share (sum of lines e and f). This is a calculated field.

Field Number	Field Name	Required or Optional	Information
10h.	Unobligated balance of Federal Funds (lined minus g)	Optional	Unobligated balance of Federal Funds (lined minus g). This is a calculated field.
IOi.	Total recipient share required	Optional	Enter total recipient shared that is required.
IOj.	Recipient share of expenditures	Optional	Enter the recipient's share of expenditures
10k.	Remaining recipient share to be provided (i minus j)	Optional	Remaining recipient share to be provided (line i minus j). This is a calculated field.
10l.	Total Federal program income earned	Optional	Enter the total federal program income earned.
10m.	Program Income expended in accordance with the deduction alternative	Optional	Enter the amount of program income that was used to reduce the Federal share of the total project costs.
10n.	Program Income expended in accordance with the addition alternative	Optional	Enter the amount of program income that was added to funds committed to the total project costs and expended to further eligible project or program activities.
IOo.	Unexpended program income (line l minus line m and linen)	Optional	Enter Unexpended program income (line l minus line m and linen).
11.	Indirect Expense	Optional	
IIa.	Type	Optional	Enter the type of indirect expense.
IIb.	Rate	Optional	Enter the rate for the given indirect expense.
IIc-1.	Period From	Optional	Enter the start date of the indirect expense.
IIc-2.	Period To	Optional	Enter the end date of the indirect expense.

Field Number	Field Name	Required or Optional	Information
II d.	Base	Optional	Enter base amount for the type of indirect expense.
II e.	Amount Charged	Optional	Enter amount charged for the type of indirect expense.
II f.	Federal Share	Optional	Enter the Federal Share for the type of indirect expense.
II g-1.	Totals	Optional	Calculated. Sum of Base
II g-2.	Totals	Optional	Calculated. Sum of Amount Charged.
II g-3.	Totals	Optional	Calculated. Sum of Federal Share.
12.	Remarks: Attach any explanations deemed necessary or information required by Federal sponsoring agency in compliance with governing legislation:	Optional	Attach any explanations deemed necessary or information required by Federal sponsoring agency in compliance with governing legislation.
13a.	Name and Title of Authorized Certifying Official	Required	
13a-1.	Prefix	Optional	Select the Prefix from the provided list or enter a new Prefix not provided on the list.
13a-2.	First Name	Required	Enter the First Name. This field is required.
13a-3.	Middle Name	Optional	Enter the Middle Name.
13a-4.	Last Name	Required	Enter the Last Name. This field is required.
13a-5.	Suffix	Optional	Select the Suffix from the provided list or enter a new Suffix not provided on the list.
13a-6.	Title	Required	Enter the position title. This field is required.
13b.	Signature of Authorized Certifying Official	Required	Report is to be signed by the Authorized Certifying Official.
13c.	Telephone	Required	Enter the daytime Telephone Number. This field is required.
13d.	Email Address	Required	Enter a valid Email Address. This field is required.

Field Number	Field Name	Required or Optional	Information
13e.	Date Report Submitted	Required	Enter the date this report was submitted as mm/dd/yyyy. This field is required.

NOTICE TO ALL ACF GRANT RECIPIENTS

SUBJECT: NEW PROPERTY REPORTING REQUIREMENTS

STANDARD FORM -428 TANGIBLE

PERSONAL PROPERTY REPORTSTANDARD FORM -429 REAL PROPERTY STATUS REPORT

Dear ACF Grant Recipient:

Effective April 2013, the Administration for Children and Families began requiring the use of the SF-428 (Tangible Personal Property Form) as well as the SF-429 (Real Property Status Report).

Grantees are required to submit the SF-428 and SF-429 annually at the end of each budget period. The annual report must be non-cumulative, i.e. the report should cover one budget period only. In addition, a final SF-428 and SF-429 is due 90 days after the completion of the multi-year project period or any authorized extension of the project period as indicated on your Notice of Award. This final report must be cumulative covering all years of the grant term.

The SF-428 is a standard form used to collect information related to tangible personal property. The form consists of the cover sheet and three attachments to be used as required: Annual Report; Final (Award Closeout) Report and a Disposition Request/Report. A Supplemental Sheet, SF-428S, may be used to provide detailed individual item information.

The SF-429 is a standard report to be used by recipients of Federal financial assistance to report real property status (Attachment A) or to request agency instructions on real property (Attachments B, C) that was/will be provided as Government Furnished Property (GFP) or acquired (i.e. purchased or constructed) in whole or in part under a Federal financial assistance award (i.e. grant, cooperative agreement, etc.). This includes real property that was improved using Federal funds and real property that was donated to a Federal project in the form of a match or cost share donation. This report is used for awards that establish a Federal Interest on real property.

The SF-428 and SF-429 fillable forms are available at <https://www.grants.gov/web/grants/forms/post-award-reporting-forms.html>

If not applicable, submission is not required.

NOTICE TO ALL ACF GRANT RECIPIENTS

SUBJECT: GRANTSOLUTIONS (GS)

Dear ACF Grant Recipient:

GS is an online grant management system that provides a venue for ACF and the Office of Grants Management (OGM) to electronically work with grantees to manage awards. It is a web-based system that is accessible through the internet.

Recipient User Account Request Form

Recipients must submit one form for each of the officially designated Authorizing Official (AO) and the Principal Investigator/Project Director (PI/PD) to receive login information. An account has already been set-up for the AO and PI/PD with the issuance of the NOA. However, you are required to submit the completed forms via GS for documentation and to ensure continued access.

Each user will receive two (2) auto-generated email from GrantSolutions; the first email will contain your Username, which the second email will contain your Password. The following is a direct link to the GrantSolutions system:

<https://home.grantsolutions.gov/home/>

Once you have received your initial login, please fill out and sign the Grantee User Account Request Form and US Data Access Request/Security Compliance Statement and submit as a Grant Note using the following naming conventions:

Subject:	User Account Request Form
Category:	Other
Grant Note Type:	Correspondence

Information concerning GrantSolutions User Account Requests and the User Account Request form can be found in the following link: <https://home.grantsolutions.gov/home/getting-started-request-a-user-account/>

WHAT WE DO

The Office of Inspector General (OIG) fights waste, fraud, and abuse in Medicare, Medicaid, and more than 300 programs of the Department of Health and Human Services. The result? Taxpayer and patients save money; quality of health care is protected.

The Hotline processes tens of thousands of tips each year from HHS employees, seniors, health care providers, and others. Those tips, along with other OIG initiatives, result in:



Hundreds of enforcement actions annually



Thousands of criminals excluded as providers from Federal health programs



Billions levied in fines, penalties, and settlements

OIG.HHS.GOV/REPORT-FRAUD

SCAN HERE
TO REPORT FRAUD



PHONE : 1-800-HHS-TIPS

FAX : 1-800-223-8164

TTY : 1-800-377-4950

MAIL

U.S. Department of Health and Human Services
Office of Inspector General
ATTN: OIG HOTLINE OPERATORS
PO Box 23489
Washington, DC 20026



OIG Hotline

REPORT FRAUD

Report fraud, waste, and abuse in HHS programs.



U.S. Department of
Health and Human Services
Office of Inspector General

FRAUD

MEDICARE & MEDICAID FRAUD

Medicare and Medicaid provide health insurance to 1 in 3 Americans; the elderly, those with low incomes, and people with certain disabilities. The programs' sheer size makes them a **CRIMINAL TARGET**.



Types of Health Care Fraud and Abuse

- ⊗ Billing for services, prescriptions, supplies, or equipment that were not needed or provided
- ⊗ Submitting duplicate claims for the same service
- ⊗ Charging for a more expensive or complex service than what was actually provided
- ⊗ Billing a service as covered by Medicare or Medicaid—when it actually isn't
- ⊗ Failing to meet quality of care standards, resulting in patient abuse and neglect
- ⊗ Misrepresenting the service provided

FRAUD

GRANT OR CONTRACT FRAUD

Grant or contract fraud occurs when Federal funds are misused by those who receive them or when taxpayer dollars are awarded under **FALSE PRETENSES**.



Types of Grant or Contract Fraud

- ⊗ Falsifying information in grant applications or contract proposals
- ⊗ Using Federal funds to purchase items that are not for Government use
- ⊗ Billing more than one grant or contract for the same work
- ⊗ Billing for expenses not incurred as part of the grant or contract
- ⊗ Billing for work that was never performed
- ⊗ Falsifying test results or other data
- ⊗ Substituting approved materials with unauthorized products

FRAUD

EMPLOYEE CRIMES & MISCONDUCT

HHS employees are expected to adhere to certain **STANDARDS OF CONDUCT**, which, if **VIOLATED**, could reflect poorly on the U.S. Department of Health and Human Services and on the Federal Government.



Types of Employee Crimes & Misconduct

- ⊗ Stealing or embezzling Government property or money
- ⊗ Mismanaging or wasting Federal funds extravagantly, carelessly, or needlessly
- ⊗ Misusing Government property because of deficient practices, systems, or controls
- ⊗ Soliciting or accepting gifts from outside sources
- ⊗ Committing official or moral misconduct, on or off duty
- ⊗ Influencing the award of a grant or contract to benefit a particular company, friend, or family member
- ⊗ Violating conflict of interest standards
- ⊗ Involving yourself in alleged or suspected situations
- ⊗ Abusing authority
- ⊗ Misusing Government time, equipment, or information

OIG.HHS.GOV/REPORT-FRAUD



JOB DESCRIPTION

Title:	Immigration Liaison	Department(s):	General Administration
Reports to:	City Attorney	Location:	Municipal Building
FLSA:	Non-Exempt	Pay Grade:	\$42,000, benefit eligible
Shift:	Day, may attend evening meetings or events	Status:	Full-Time; Limited-Term (Grant Funded)
Bargaining Unit:	None	Date:	September 2026

JOB SUMMARY

The Immigration Liaison supports immigrant and newcomer residents by helping them access employment, small business opportunities, housing stability, City services, youth programs, public safety resources, and other community supports. The position strengthens trust between residents, City departments, and community partners, with special collaboration across Police, schools, housing providers, libraries, employers, and local nonprofits. The position identifies barriers to access, connects residents with appropriate resources, and supports City efforts to promote economic mobility, community inclusion, and public safety.

Limited-Term Position: This is a grant-funded, limited-term position anticipated to last up to one year. The duration of employment is dependent upon continued grant funding and program needs. This position is not guaranteed to continue beyond the grant-funded term.

ESSENTIAL DUTIES AND RESPONSIBILITIES

This list of duties and responsibilities is not all inclusive and may be expanded to include other duties and responsibilities as management may deem necessary.

Workforce and Skills Navigation

- Assist residents in understanding credential evaluation processes, gathering documentation, and locating affordable credential evaluation resources.
- Maintain resource information regarding local employers, workforce programs, training opportunities, and pathways for individuals with international education or experience.
- Deliver or coordinate job-readiness workshops, including resume preparation, interview preparation, workplace expectations, and referrals to workforce-development resources.
- Develop partnerships with employers and workforce organizations to identify and reduce unnecessary barriers to employment for immigrant and newcomer residents.

Small Business and Entrepreneurship Support

- Provide navigation assistance regarding business licensing and permitting processes and refer residents to appropriate City, county, state, federal, or nonprofit resources.
- Connect residents with nonprofit organizations, community development financial institutions, lenders, technical-assistance providers, and other small-business resources.
- Coordinate or support entrepreneurship opportunities, community markets, vendor opportunities, and other initiatives that reduce barriers to small-business participation.

- Develop relationships with financial institutions and community partners to improve access to appropriate banking and financial resources.

Housing Stability and Legal Resource Navigation

- Provide or coordinate educational information regarding tenant rights, responsibilities, housing resources, and available community supports.
- Support communication and referrals between landlords, tenants, and appropriate service providers when cultural or communication barriers arise.
- Coordinate access to qualified immigration legal services, legal clinics, and other legal-resource providers through universities, nonprofits, legal-aid organizations, and other partners.
- Assist residents in locating appropriate resources for essential documentation, including consular identification, birth certificates, and Individual Taxpayer Identification Number (ITIN) information.
- Provide information, referrals, and navigation assistance but do not provide legal advice, determine legal status, or represent individuals in legal or immigration proceedings.

Access to Benefits and City Services

- Coordinate enrollment and resource events with interpretation or language-access support for available public and community programs.
- Maintain and update multilingual information regarding City services, healthcare resources, adult education, libraries, and other community resources.
- Connect families with emergency assistance and other resources available through governmental agencies and nonprofit partners.
- Assist residents in understanding how to access programs and services but do not determine eligibility for benefits or make eligibility representations on behalf of another agency.

Education and Youth Support

- Assist families in navigating school enrollment requirements, records, forms, transportation questions, and referrals to appropriate school personnel.
- Coordinate educational opportunities for parents and caregivers regarding school expectations, special education resources, family engagement, and other relevant topics.
- Partner with Parks & Recreation, schools, employers, and community organizations to connect youth with employment, recreation, mentoring, and enrichment opportunities.

Community Safety and Trust Building

- Collaborate with the Police Department and qualified community partners to provide educational and non-enforcement information sessions, including information regarding individual rights and available resources.
- Connect victims of crime with appropriate victim compensation, domestic violence, trafficking, advocacy, and other support services.
- Support language access in public safety interactions by developing or identifying practical communication resources and coordinating qualified interpretation when appropriate.
- Support City efforts to reduce exploitation, increase appropriate crime reporting, and strengthen trust between vulnerable communities and public safety agencies.
- Use sound judgment and appropriate boundaries when handling sensitive matters and refer legal, law-enforcement, clinical, or other specialized issues to qualified professionals.

Community Outreach, Partnerships and Program Development

- Conduct outreach and participate in community meetings, events, workshops, and other activities to build relationships with immigrant and newcomer residents.
- Develop and maintain collaborative relationships with City departments, schools, nonprofits, faith communities, employers, housing providers, healthcare organizations, law enforcement, and other community partners.
- Identify recurring barriers, service gaps, and emerging needs affecting immigrant and newcomer residents; communicate findings and recommendations to the City Attorney and appropriate City departments.
- Assist in developing policies, procedures, programs, and partnerships that improve access to City services and community resources.
- Provide routine language assistance within the scope of the position and coordinate qualified interpretation or translation services when appropriate.

Records, Reporting and Confidentiality

- Maintain appropriate records of resident contacts, referrals, outreach activities, partnerships, and program outcomes in accordance with City policies and applicable law.
- Prepare reports, summaries, resource materials, and other information to evaluate activities, identify service gaps, and support program planning.
- Safeguard personally identifiable, confidential, and sensitive information and comply with City policies regarding records retention, access, disclosure, and confidentiality.
- Understand and follow applicable public-records requirements and consult with the City Attorney or other appropriate staff when questions arise regarding disclosure or retention.

SUPERVISION RECEIVED AND/OR EXERCISED

Works under the general supervision of the City Attorney. Frequent communication and information sharing will occur with law enforcement personnel and other City departments. Performs recurring job duties independently and exercises judgment within established policies, procedures, and professional boundaries. This position does not exercise direct supervisory authority unless specifically assigned.

QUALIFICATIONS

The requirements below are representative of the knowledge, skill, and ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the job.

Education and Experience

- Associate degree or higher in social work, human services, public administration, community development, education, criminal justice, or a related field; or an equivalent combination of education, training, and relevant experience.
- Experience working with immigrant, refugee, newcomer, or multilingual communities is strongly preferred.
- Experience with community outreach, resource navigation, case coordination, public service, or partnership development is preferred.

Knowledge, Skills and Abilities

- Knowledge of social services, workforce programs, housing resources, educational systems, community resources, and public-service systems.
- Strong verbal and written communication skills and the ability to communicate effectively with individuals from varied cultural and educational backgrounds.
- Professional proficiency in English and Spanish sufficient to communicate verbally and in writing with residents is required.
- Ability to navigate complex systems involving housing, education, business licensing, benefits, and community resources.
- Demonstrated cultural competency and ability to use trauma-informed approaches when appropriate.
- Ability to build productive partnerships with nonprofits, schools, law enforcement, employers, governmental agencies, and community organizations.
- Ability to remain neutral, de-escalate conflict, establish professional boundaries, and interact effectively with individuals experiencing stressful or sensitive circumstances.
- Demonstrated professionalism, integrity, sound judgment, reliability, and ability to maintain strict confidentiality.
- Proficiency with standard office technology and the ability to learn City databases and other technology used in the position.

Other Requirements

- Ability to learn and comply with City policies, records-retention requirements, public-records requirements, confidentiality requirements, and applicable laws and regulations.
- Ability to attend occasional evening or weekend meetings, programs, and community events.
- Ability to travel locally between City worksites and partner organizations. A valid driver license or other reliable means of transportation is required when travel is necessary to perform assigned duties.
- Regular and reliable attendance is required.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the principal functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the job.

- Work is primarily performed in an office and community setting and generally requires sitting, standing, walking, speaking, hearing, and using hands to operate standard office equipment.
- The employee must be able to move between work areas and community locations and occasionally lift or carry materials and supplies associated with meetings, outreach activities, and community events.
- The position requires the ability to communicate in person, by telephone, electronically, and in community settings.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the principal functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the job.

- Occasional evening or weekend work for community events, meetings, or programs.
- Local travel between City worksites and partner organizations.
- Work in community settings, City offices, schools, businesses, and outreach environments.
- Regular interaction with members of the public, including individuals who may be experiencing stressful, sensitive, or difficult circumstances.

The City of Whitewater is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the City will provide reasonable accommodations to qualified individuals with disabilities and encourages prospective and current employees to discuss potential accommodations with the employer.

SELECTION GUIDELINES

Formal application; rating of education, experience, and qualifications; oral interview; reference check; and job-related tests or assessments may be required. Language-proficiency assessment may be included when appropriate to verify required communication skills.

The duties listed above are intended as illustrations of the various types of work that may be performed. The omission of specific duties does not exclude them from the position when the work is similar, related, or a logical assignment to the position.

Nothing in this job description limits management's right to assign or reassign duties and responsibilities. This job description does not constitute an employment agreement and is subject to change as the needs of the City and requirements of the job change.

EMPLOYEE ACKNOWLEDGMENT

The above statements reflect the general details necessary to describe the primary functions of the occupation and shall not be construed as a detailed description of all work requirements that may be inherent in the occupation.

Supervisor	Date	Department Head	Date
Human Resources	Date	City Manager	Date



Council Agenda Item

Meeting Date: 10/06/2026

Agenda Item: Monthly Flock Update

Staff Contact (name, email, phone): Dan Meyer
dmeyer@whitewater-wi.gov
262-473-1371

BACKGROUND

(Enter the who, what when, where, why)

WPD Concerns/Successes:

- The changes voted on by Council on 9/1/26 have been adjusted in WPD policy.
- On 9/10 we met virtually with reps from Flock to begin the process of adjusting system settings as needed:
 - Patrol staff access removed. This was completed by PD administration.
 - Flock customer support team requested to adjust sharing settings from nationwide to Midwest states (Wisconsin, Minnesota, Iowa, Illinois, Missouri, Indiana, Ohio and Michigan). Customer support is still working on adjusting these settings.
 - Flock customer support team requested to adjust retention setting from 30 days to 7 days. This change has now been incorporated.

Flock Safety Company Updates:

- Numerous cities and counties have ended their relationships with Flock Safety or are planning to. I've researched the issues, reached out to leaders in these agencies, and spoken with representatives from Flock Safety on the issues. The primary reasons provided for ending the contract with Flock Safety for each of the agencies was:
 1. **City of Sheboygan:** A Flock rep contacted Sheboygan DPW offering to sell them up to five years' worth of traffic data that the city's existing Flock cameras could record. Flock safety refuted the claim stating that the ALPR technology and traffic data programs are two different things.
 2. **City of Menasha:** Removed due to a lack of trust in what data Flock Safety is sharing. Vendor specific issue, not opposed to ALPR in general.
 3. **City of Neenah:** Sheboygan incident seen as a "tipping point." Recommended forming an advisory committee to research other ALPR options.
 4. **Fond du Lac County:** Issue was related to control of their investigative data. An out-of-state agency reportedly shared their data in response to an open records request. Data captured

in Fond du Lac County was subject to other state agencies' records decisions, and those decisions were made without the department's knowledge or consent.

5. **Racine County:** Sheriff Schmaling said their department learned that Flock "generates a separate data set from information collected by its cameras and markets that dataset to other government and private customers through its 'Traffic Analytics' product."
6. **Winnebago County:** Due to concerns noted by Fond du Lac County.

In summary, the concerns noted hinge on two issues; either the "Traffic Analytics" product that Flock tried to sell Sheboygan DPW using data from Sheboygan PD's cameras, or the sharing of Fond du Lac County's LE-sensitive data by an out-of-state agency in response to a FOIA request.

It should be noted that a significant number of communities continue to utilize Flock cameras despite the recent trend of canceled contracts. On September 14th the Green Bay Police Department held a press conference detailing their reasoning for continuing to utilize Flock cameras. GBPD has made a number of changes and restrictions (very similar to the guardrails we have incorporated) in their use of Flock in an effort to reduce the risk while continuing to realize the benefits.

Analysis of the Issues:

Traffic Analytics product

It was reported that Flock Safety attempted to sell the anonymized data collected from the cameras the Sheboygan PD had under contract to the Sheboygan Department of Public Works. At issue is whether this breached Flock's contract with Sheboygan PD. Technically, Sheboygan PD's contract with Flock stated that Flock "does not own and shall not sell Anonymized Data." This is the same terminology in our contract with Flock Safety. Whether or not Sheboygan PD and Sheboygan DPW are technically the same entity (City of Sheboygan) seems to be irrelevant due to the agreement stating that Flock Safety would not sell that data.

It is my understanding that the only anonymized data that was advertised to Sheboygan DPW was the data obtained by Sheboygan PD's cameras. The representatives from Flock Safety stated that the anonymized data is held for 5 years and includes data that does not individually identify vehicles (information such as traffic counts). I have no evidence to say that Flock Safety has attempted to sell anonymized data from our Whitewater PD Flock cameras. Brad Marquardt confirmed that no such conversations have occurred here.

I requested Flock's official stance on this Sheboygan situation, and received the following response:

"...A preliminary sales promotional email was sent to the [Sheboygan] public works department advertising the Traffic Analytics (aggregate dashboard display) product add-on while the PD was an existing customer. No further discussion or exploration occurred. Confusion arose when the email was interpreted as selling their data, which is not true. As always, the PD owns the data and has control over who it shares with, even within the same municipality. For clarification purposes, say a public works department wanted to discuss the Traffic Analytics (aggregate dashboard display) add-on to the PD's existing contract. The

discussion would need to include the PD and require their approval for data access so that the PD's data (vehicle images) can undergo further aggregated analysis for public works to view the Traffic Analytics dashboard to study de-identified traffic patterns over time."

Data Sharing through FOIA Requests

This is a more complex issue. The primary concern is that information specific to agency searches in Flock was posted online in a searchable database. Some have stated that Flock Safety released this data. I have found no evidence to support that Flock Safety released any agency's data. Instead, law enforcement agencies throughout the country received FOIA (Freedom of Information Act aka Open Records) requests for their Flock data including "audit logs." These individual agencies collectively released information that included search data (plate numbers, employee conducting the search) to the requesting entity. All of those record responses were then collated into a searchable database with portions of the license plate numbers redacted.

In my opinion, this is an issue of records law, rather than a breach of data security by Flock Safety. Ultimately, the only way to prevent this issue is to reduce the number of agencies we have a reciprocal sharing relationship with. In response to this, Flock Safety has automatically redacted certain data in the audit logs including the license plate searched, the searching employee, and the agency case number from each search, to reduce the impact of any future dissemination of data related to FOIA requests. Ultimately, in my opinion, any vendor who has a similar system will be at risk of this issue because agencies are bound by records laws.

In reviewing our audit logs with Flock reps during the meeting, we observed outside agencies had completed nationwide searches for reasons that would no longer comply with our internal standards for searches (requiring a criminal offense, community caretaker function, or at discretion of Police Chief or designee). The Flock reps indicated that the setting could be adjusted so that departments we share with have to follow our internal standards in order to access Whitewater camera data. Follow-up on that issue will continue after the system changes are made.

Ongoing Conversations:

Law enforcement leaders throughout the state recognize that the issue has seen some polarizing responses. Locally, Walworth County Chiefs and Sheriff met at the Lake Geneva Police Department on September 17th for an in-depth discussion on the topic. Representatives from agencies utilizing Flock cameras (Walworth County, Delavan, Lake Geneva, Genoa City and Whitewater) were present to discuss the issue, policy concerns, and intent moving forward. There was unanimous support for continuing to use Flock cameras and fairly uniform support in how to address risk, most of which Whitewater PD has already employed. Agencies collectively agreed to enforce strict internal standards, including conducting audits every 2 weeks. As such, WPD policy has been edited to make our auditing schedule on a biweekly basis, which is more stringent than the Council-approved monthly audit schedule.

On September 29th, CVMIC hosted a roundtable discussion about Flock cameras open only to law enforcement administrators. A panel consisting of chiefs from communities that have canceled their Flock contracts as well as communities continuing to use Flock cameras discussed the key issues. Ultimately, the reasons provided for communities no longer using Flock cameras hinged on poor customer service from

Flock reps, confusion about data ownership, or lack of support from elected officials. The communities that are continuing to use Flock generally did not share the same concerns regarding customer service or data ownership confusion and believed that the cameras were making a significant safety impact.

Local/National News:

- <https://wisconsinexaminer.com/2026/09/02/milwaukee-further-restricts-flock-as-controversy-continues-to-grow/>
- <https://spectrumnews1.com/wi/madison/news/2026/09/09/wisconsin-flock-cameras-police-contracts>
- <https://www.wearegreenbay.com/news/local-news/more-ne-wisconsin-municipalities-end-flock-camera-use/>
- <https://www.wbay.com/2026/09/14/green-bay-leaders-defend-flock-cameras-propose-new-police-policy-address-concerns/>
- <https://fox11online.com/news/local/fond-du-lac-county-halts-flock-cameras-after-data-release-concerns-alpr-law-enforcement-active-investigation-automated-license-plate-recognition-security-surveillance-wisconsin-crime>
- <https://www.msn.com/en-us/news/other/groomed-and-abducted-woodruff-girl-12-rescued-in-ark-and-suspect-31-arrested-sheriff-says/ar-AA2bUyKs?ocid=hpmsn&cvid=6aa2e80615054b3d809e6c40d58c1942&ei=40>
- <https://www.newsfromthestates.com/article/california-kills-bill-regulating-flock-cameras-even-public-rage-grows>
- https://www.wdtimes.com/news/local/watertown-chief-backs-flock-cameras-as-council-weighs-policy-concerns/article_2240fc7b-b49e-4163-b291-65752d90a5a2.html

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

N/A

FINANCIAL IMPACT

(If none, state N/A)

N/A

STAFF RECOMMENDATION

N/A

ATTACHMENT(S) INCLUDED

(If none, state N/A)

1. Flock Rep Email
2. Flock camera location security Email

Dan Meyer

From: Hannah Wind <hannah.wind@flocksafety.com>
Sent: Monday, September 14, 2026 2:13 PM
To: Dan Meyer
Cc: Adam Vander Steeg; Bryan Tambeau
Subject: Re: Follow Up Information

Good afternoon Chief, thank you for the question.

Regarding Sheboygan, correct that a preliminary sales promotional email was sent to the public works department advertising the Traffic Analytics (aggregate dashboard display) product add-on while the PD was an existing customer. No further discussion or exploration occurred. Confusion arose when the email was interpreted as selling their data, which is not true. As always, the PD owns the data and has control over who it shares with, even within the same municipality.

For clarification purposes, say a public works department wanted to discuss the Traffic Analytics (aggregate dashboard display) add-on to the PD's existing contract. The discussion would need to include the PD and require their approval for data access so that the PD's data (vehicle images) can undergo further aggregated analysis for public works to view the Traffic Analytics dashboard to study de-identified traffic patterns over time.

Please let us know any additional questions.

Thank you,
Hannah

On Mon, Sep 14, 2026 at 8:57 AM Dan Meyer <dmeyer@whitewater-wi.gov> wrote:

Thanks Hannah,

I appreciate the information.

Just a couple questions about the Sheboygan situation...I was told that the DPW there was contacted by a representative from Flock who was attempting to sell the Traffic Analytics product to DPW using the cameras that the PD had contracted. Can you confirm if that occurred, if it was a mistake by the Flock rep, or if I don't have all the information? Sheboygan PD clearly considered it a breach of their contract, so I just want to know what Flock's stance is on it. I'd like to have all the details for when I have the discussion with our Council sub-committee on this.

Thank you,

Dan



Daniel A. Meyer | Chief of Police

Whitewater Police Department

[312 W. Whitewater St. | Whitewater, WI 53190](#)

Office: [\(262\) 473-1371](tel:2624731371) | Fax: [\(262\) 222-5909](tel:2622225909)

dmeyer@whitewater-wi.gov

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From: Hannah Wind <hannah.wind@flocksafety.com>

Sent: Friday, September 11, 2026 4:14 PM

To: Adam Vander Steeg <avandersteeg@whitewater-wi.gov>; Dan Meyer <dmeyer@whitewater-wi.gov>

Cc: Bryan Tambeau <bryan.tambeau@flocksafety.com>

Subject: Follow Up Information

Good afternoon all,

Thank you for taking the time to meet with us yesterday. I have details below for the two topics that have been brought up in Wisconsin we discussed. The first topic is from Fond du Lac and the second is from Sheboygan.

Please let us know if you have any follow-up questions.

Have a great weekend,

Hannah

Network Audit Logs From Public Information Requests

Online databases featuring data about Flock searches are in no way affiliated with Flock and Flock did not release any data to them. Data on these websites was obtained through public records requests filed in other states. Customers own and control their data and Flock does not sell it.

Last year, Flock updated the Network Audit log, which shows searches by other law enforcement agencies that an agency is sharing data with, to protect officer safety and active investigations. We identified a pattern of people using publicly released audit data to identify undercover officers by name – publishing their contact information alongside details of active investigations. Nearly 200 law enforcement leaders raised this concern directly with our leadership, and we acted on it.

Here's what changed and what didn't: the Network Audit log no longer includes officer names, specific plates searched, vehicle signatures, or open-text search reasons. It still shows the searching agency, date, offense type, and a unique search identifier. All omitted information is preserved in full with the originating agency and remains available to authorized oversight bodies – nothing is deleted.

The Organization Audit, which governs an agency's own users, is unchanged and retains all details of searches by an agency's users for authorized agency system administrators to view at any time.

Differentiation Between LPR and Traffic Analytics

There has been some confusion regarding a separate product Flock offers, Traffic Analytics, and the LPR system. If an agency has the Traffic Analytics add-on, they get access to a dashboard view of de-identified analytics, similar to the "insights" tab in the LPR system but with additional metrics. The agency owns the de-identified data derived from its cameras and decides who else sees it, not Flock, as with your LPR data. No additional data is collected with this product, nor are there additional camera capabilities, it is the dashboard with further analysis of de-identified data that the product offers.

For a non-Traffic Analytics customer their aggregated data retention matches the agency's LPR data retention period. Traffic Analytics customers have the capability to store their aggregated data for up to five years should they wish to utilize the maximum storage timeframe.

LPR answers whether a particular vehicle was at a location, whereas the Traffic Analytics product contains no license plate data and cannot be searched for a vehicle or license plate. Traffic Analytics reports vehicle characteristics only in aggregate. It will tell a city that forty heavy trucks used a road on

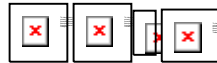
Tuesday, but it will not tell them anything about any one of those vehicles. This product shows traffic patterns over time, allowing a city to evaluate them, often for roadway and traffic control system improvements. An example may be determining the best location to add a stoplight or roundabout based on heavy traffic intersections.

Our contract outlines data use and licensing, those terms are what bind the relationship between your agency and Flock regarding your data. Your agency owns the data and grants Flock specific privileges to the data, such as to provide the service of the LPR system with your camera data for your users to search. To be explicitly clear, Flock does not own or sell customer data.

--

Hannah Wind

Public Affairs Manager



flocksafety.com

 hannah.wind@flocksafety.com



Dan Meyer

From: Flock <security@flocksafety.com>
Sent: Friday, September 25, 2026 9:01 AM
To: Dan Meyer
Subject: Notice of Security Incident Involving Device Location Data

You don't often get email from security@flocksafety.com. [Learn why this is important](#)



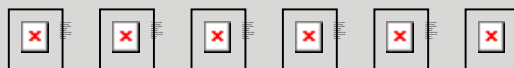
We are writing to inform you of the following security incident: On Tuesday, Sept. 22, 2026, a malicious actor published a website with location data of customer devices, accurate as of December 2025, that included device name, location, and device type. This data was unlawfully accessed and exfiltrated from a third party map service. **No LPR images, video footage, or CJIS data were exposed.**

The person in question originally reported an exposed map access key to Flock's Security Team in November 2025. Flock validated the finding, eliminated the vulnerability, and closed the issue in December 2025. At the time, there was no indication of unauthorized access to data.

Based on the recent publication, it is now apparent that the individual exploited the reported vulnerability in late 2025 to both unlawfully access and unlawfully retain data.

Flock has notified law enforcement. We are also taking all available measures to ensure the offending website is taken down. We will provide you material updates as we have them.

There is no action you need to take at this time. If you have questions please reach out to security@flocksafety.com.



Flock

3284 Northside Parkway NW, Suite 150
Atlanta, Georgia 30327, United States

This email was sent to dmeyer@whitewater-wi.gov.

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Common Council Agenda Item

Meeting Date:	October 6, 2026
Agenda Item:	Discussion and Possible Action on Urban Forestry Grant Application for City Wide Tree Inventory.
Staff Contact (name, email, phone):	Kevin Boehm, kboehm@whitewater-wi.gov , 262-473-0122

BACKGROUND

(Enter the who, what when, where, why)

In 2025, the City retained McMahon Associates, Inc. to complete an operational assessment of the Public Works and Parks Department. One of the recommendations identified in the study was to update the City's public tree inventory and develop a systematic terrace tree pruning and replacement schedule. Staff subsequently began evaluating options for completing a comprehensive citywide GIS-based public tree inventory.

The proposed project would inventory public trees located within City-managed street rights-of-way, maintained areas of public parks, open spaces, and other municipal properties. The inventory would document existing trees, stumps, and available planting locations and provide information regarding tree location, species, size, condition, and management needs.

The City currently does not have a comprehensive and current inventory of its public tree population. Completion of the inventory would provide an accurate baseline for managing the City's urban forest and assist staff with identifying maintenance and removal priorities, evaluating species and age diversity, identifying future planting opportunities, developing systematic pruning cycles, planning for tree replacement, and forecasting long-term forestry maintenance and replacement costs.

The information collected through the inventory would also be incorporated into the City's existing Geographic Information System (GIS). This would provide the foundation for future GIS-based forestry asset management and work-order capabilities. The inventory could be maintained and updated as trees are planted, removed, inspected, or serviced, allowing the City to improve the long-term management and documentation of its urban forestry program.

The estimated cost to complete the citywide GIS public tree inventory is \$48,700. Staff has prepared an application for a Wisconsin Department of Natural Resources 2027 Urban Forestry Grant. The grant provides funding on a 50 percent matching basis. If awarded, the City would receive up to \$24,350 toward the project, with a required City match of \$24,350.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

On June 23, 2026, the Finance Committee considered the use of the remaining balance from the Digital Community Sign Capital Improvement Project to fund the City's share of the citywide GIS public tree inventory project.

The Finance Committee approved the use of the remaining Digital Community Sign project funds for the City's share of the tree inventory project and supported staff applying for a Wisconsin Department of Natural Resources Urban Forestry Grant to offset project costs.

On August 19, 2026, the Park and Recreation Advisory Board recommended staff bring this item to the Common Council for approval.

FINANCIAL IMPACT

(If none, state N/A)

Proposed GIS Public Tree Inventory: **\$48,700**

Potential WDNR Urban Forestry Grant (50%): **(\$24,350)**

Required City Match: **\$24,350**

The City's required \$24,350 match would be funded from the remaining balance of the Digital Community Sign Capital Improvement Project, as previously considered by the Finance Committee.

The Digital Community Sign project has a remaining balance of \$33,547 after accounting for the \$50,000 contribution from Discover Whitewater and the City's net project cost of \$26,453.

STAFF RECOMMENDATION

Staff recommends that the Common Council approve the submission of an application for a Wisconsin Department of Natural Resources 2027 Urban Forestry Grant for the citywide GIS public tree inventory project and authorize a City match of up to \$24,350 if the grant is awarded.
--

ATTACHMENT(S) INCLUDED

(If none, state N/A)

RESOLUTION NO. 2026-R-48

A RESOLUTION AUTHORIZING AN APPLICATION FOR A WISCONSIN DEPARTMENT OF NATURAL RESOURCES 2027 URBAN FORESTRY GRANT FOR A CITYWIDE GIS PUBLIC TREE INVENTORY

WHEREAS, in 2025, the City of Whitewater retained McMahon Associates, Inc. to complete an operational assessment of the Public Works and Parks Department, which recommended updating the City's public tree inventory and developing a systematic terrace tree pruning and replacement schedule; and,

WHEREAS, the City of Whitewater currently does not have a comprehensive and current inventory of its public tree population; and,

WHEREAS, the City proposes to complete a comprehensive citywide GIS-based public tree inventory of public trees located within City-managed street rights-of-way, maintained areas of public parks, open spaces, and other municipal properties; and,

WHEREAS, the proposed inventory would document existing trees, stumps, and available planting locations and provide information regarding tree location, species, size, condition, and management needs; and,

WHEREAS, completion of the inventory would provide the City with an accurate baseline for managing its urban forest and assist staff in identifying maintenance and removal priorities, evaluating species and age diversity, identifying future planting opportunities, developing systematic pruning cycles, planning for tree replacement, and forecasting long-term forestry maintenance and replacement costs; and,

WHEREAS, information collected through the inventory would be incorporated into the City's existing Geographic Information System (GIS), providing a foundation for future GIS-based forestry asset management and work-order capabilities and allowing the inventory to be maintained and updated as trees are planted, removed, inspected, or serviced; and,

WHEREAS, the estimated cost to complete the citywide GIS public tree inventory is \$48,700; and,

WHEREAS, the Wisconsin Department of Natural Resources 2027 Urban Forestry Grant provides funding on a 50 percent matching basis, under which the City may receive up to \$24,350 in grant funding toward the project with a required City match of \$24,350; and,

WHEREAS, on June 23, 2026, the Finance Committee approved the use of the remaining balance from the Digital Community Sign Capital Improvement Project for the City's share of the tree inventory project and supported staff applying for a Wisconsin Department of Natural Resources Urban Forestry Grant to offset project costs; and,

WHEREAS, on August 19, 2026, the Park and Recreation Advisory Board recommended that staff bring the proposed grant application to the Common Council for approval; and,

WHEREAS, the City's required match of up to \$24,350 would be funded from the remaining balance of the Digital Community Sign Capital Improvement Project, which has a remaining balance of \$33,547; and,

WHEREAS, the Common Council finds that completion of a comprehensive citywide GIS public tree inventory will support the City's long-term management, maintenance, planning, and stewardship of its public urban forest;

NOW, THEREFORE BE IT RESOLVED, That the Common Council of the City of Whitewater hereby approves and authorizes the submission of an application for a Wisconsin Department of Natural Resources 2027 Urban Forestry Grant for the citywide GIS public tree inventory project.

BE IT FURTHER RESOLVED, That the Common Council authorizes a City match of up to \$24,350 if the grant is awarded, with the City's required match to be funded from the remaining balance of the Digital Community Sign Capital Improvement Project.

BE IT FURTHER RESOLVED, That the appropriate City officials are authorized to execute and submit the grant application and provide such documentation, certifications, and information as may be reasonably necessary to complete the application and administer the grant if awarded.

Resolution was introduced by Council Member _____, who moved for its adoption.

Seconded by Council Member _____.

DATE: October 6, 2026

	YES	NO	PASS	ABSENT
Michael Smith				
Orin Artsmith				
Steven Sahyun				
Brian Schanen				
Neil Hicks				
Gavin Kellener				
Patrick Singer				
Total:				

ADOPTED:

John Weidl, City Manager

ATTEST:

Heather Boehm, City Clerk



Council Agenda Item

Meeting Date:	October 6, 2026
Agenda Item:	WE Energies Relocation Payment
Staff Contact (name, email, phone):	Brad Marquardt, bmarguardt@whitewater-wi.gov , 262-473-0139

BACKGROUND

(Enter the who, what when, where, why)

The City is proposing to extend sanitary sewer along the north side of Starin Road east of Jefferson Street as part of the Jefferson Street Reconstruction Project. This extension would serve vacant property on the north and south side of Starin Road known as Hospital Hill. During construction of the sewer line, it was observed that an existing 3-phase electrical line was in conflict with the proposed sanitary sewer. The construction of the sewer line ceased. Upon investigation, it was determined that WE Energies was granted an easement from the City in 1983 for the electrical line. Since WE Energies has an easement, the cost to relocate the electrical line is compensable. WE Energies will not schedule the relocation until payment is made. The attached Cost Letter indicates the relocation cost is \$83,259.24.

As part of the Jefferson Street Reconstruction Project, a bid item was included for rock removal associated with sanitary sewer main and/or laterals. The estimated cost was \$115,000. This cost was part of the overall borrowing for the Wastewater Utility for the Jefferson Street Reconstruction Project. The sanitary sewer work in Phase 1 is completed and rock excavation was not encountered. Sanitary sewer work in Phase 2 has the new sanitary sewer being placed in the same location as the existing sanitary sewer at a higher elevation. Due to this, rock excavation is unlikely to be encountered in Phase 2. There have been no other overruns or change orders associated with sanitary sewer.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

The Common Council awarded the Jefferson Street Reconstruction Project on February 17, 2026.

FINANCIAL IMPACT

(If none, state N/A)

The cost to relocate the 3-phase electrical line is \$83,259.24.

STAFF RECOMMENDATION

After discussion with the City Attorney, it was determined that the WE Energies relocation cost is a project related expense, associated with the relocation of the sanitary sewer. Since there are borrowed funds available within the Wastewater portion of the project, these funds can be used for paying for the relocation of the WE Energies electrical line. Therefore, staff recommends a motion to approve the resolution authorizing payment to WE Energies for the relocation of electrical lines along Starin Road east of Jefferson Street associated with the Jefferson Street Reconstruction Project.

ATTACHMENT(S) INCLUDED
1. WE Energies Cost Letter
2. Resolution

(If none, state N/A)



We Energies
231 W. Michigan St.
Milwaukee, WI 53203
www.we-energies.com

September 15, 2026

Submitted Electronically

City of Whitewater
312 W Whitewater St
Whitewater, WI 53190

Subject: Compensable Cost Letter
Jefferson St Reconstruction, Project ID 1407.147, WR 5246885

Dear City of Whitewater:

Thank you for informing us of your upcoming project to reconstruct Jefferson St. In order to accommodate this project, it will be necessary for We Energies to relocate electric facilities that are in conflict. This work has been determined to be compensable due to existing land rights. The compensable cost of this relocation is \$83,259.24.

Enclosed, please find details regarding the relocation costs estimated for this project. This estimate contains no betterment of facilities. In the event unusual conditions or circumstances are encountered during our work, additional charges may apply. This cost only applies to We Energies facilities. If other facilities need to be relocated, please contact the appropriate providers. After reviewing the estimate, please return the following.

- Remit payment via check to:
 We Energies
 Essential Services A299
 PO Box 2046
 Milwaukee, WI 53201-9627
 (Note: add the WR number referenced above to the memo line of the check)
- Invoice signature page (enclosed)
 E-mail Laura Garcia at Laura.Garcia@we-energies.com

If you have any questions, please contact me at 414-944-5619. I look forward to working with you to make your project a success.

Sincerely,

Chet Spuller

Chet Spuller
Projects Supervisor

Enclosures

cc: Ben Koshak (We Energies, Project Manager Utility Accommodation)

Invoice

Date: 09/15/2026

Billed to: C/Whitewater

Project name: Jefferson St Reconstruction, Project ID 1407.147

Work Request number: 5246885

Project description: Relocation of electric facilities due to paving project, seasonal charges included.

Item	Amount
Construction Labor Cost	\$48,995.81
Material Cost	\$36,170.03
Used Life	(\$4,273.60)
Seasonal Charges	\$2,367.00
Total	\$83,259.24

I have reviewed the invoice and project details and accept this payment amount.

Signature: _____ **Date:** _____

Print Name: _____

Title: _____

Return this page to job owner via e-mail at: Laura.Garcia@we-energies.com

**RESOLUTION AUTHORIZING PAYMENT TO WE
ENERGIES FOR THE RELOCATION OF
ELECTRICAL LINES ALONG STARIN ROAD EAST
OF JEFFERSON STREET ASSOCIATED WITH THE
JEFFERSON STREET RECONSTRUCTION
PROJECT**

WHEREAS, the City of Whitewater is proposing to extend sanitary sewer along the north side of Starin Road, east of Jefferson Street as part of the Jefferson Street Reconstruction Project; and

WHEREAS, the sanitary sewer will serve land both on the north side and south side of Starin Road, which land is known as Hospital Hill; and

WHEREAS, WE Energies currently has a 3-phase electrical line in conflict with the proposed sanitary sewer line; and

WHEREAS, the City granted an easement to WE Energies for said 3-phase electrical line in 1983; and

WHEREAS, the relocation of the 3-phase electrical line is a compensable expense to WE Energies at a cost of \$83,259.24; and

WHEREAS, as part of the Jefferson Street Reconstruction Project a bid item for “Rock Excavation Sanitary Sewer or Sewer Lateral Trench” was included at an estimated amount of \$115,500; and

WHEREAS, the \$115,5000 was included as part of the Wastewater Utility overall borrowing for the Jefferson Street Reconstruction Project; and

WHEREAS, no funds have been exhausted for “Rock Excavation Sanitary Sewer or Sewer Later Trench”; and

WHEREAS, the relocation of the WE Energies 3-phase electrical line is a project related expense,

NOW, THEREFORE BE IT RESOLVED, by the Common Council of the City of Whitewater, Wisconsin that it hereby approves the use of already borrowed money for Wastewater Utility related expenses for the Jefferson Street Reconstruction Project for the cost of relocating WE Energies 3-phase electrical line.

Resolution was introduced by Council Member _____, who moved for its adoption.

Seconded by Council Member _____.

RESOLUTION NO. 2026-R-49

DATE	September 15, 2026			
	YES	NO	PASS	ABSENT
Michael Smith				
Orin Artsmith				
Steven Sahyun				
Brian Schanen				
Neil Hicks				
Gavin Kelleher				
Patrick Singer				
Total:				

ADOPTED: _____

John Weidl, City Manager

ATTEST:

Heather Boehm, City Clerk



Council Agenda Item

Meeting Date: October 6, 2026

Agenda Item: ATV/UTV Operating Hours

Staff Contact (name, email, phone): Steven T. Chesebro, schesebro@whitewater-wi.gov, 262-458-2780

BACKGROUND

(Enter the who, what, when, where, why)

The City enacted an Ordinance in November 2021 that allowed the operation of ATV/UTVs on City streets. Part of that Ordinance included a provision that ATV/UTVs could not be operated between the hours of 10:00 p.m. and 5:00 a.m. At the August 4, 2026 Common Council meeting, Alderperson Hicks asked for a review of these hours. At the September 15, 2026 Common Council Meeting, the Council requested the proposed ordinance be amended to prohibit operation of ATV/UTV's between the hours of 11:00 p.m. and 5:00 a.m. while repealing subsection 11.45.030(3) which required ATV/UTV's be operated on the extreme right side of the roadway.

The Ordinance has been revised to reflect the Common Council's choice on the hours of operation for the ATV/UTVs. However, further consideration may be needed for the repeal of subsection (3). The current proposed ordinance instead of repealing subsection (3) removes the requirement for ATV/UTVs to operate on the extreme right side of the road, but establishes that the ATV/UTVs must be operated on the right side of the center line of the road consistent with traffic regulations. Simply repealing subsection (3) may create an argument or lead some individuals to believe the ATV/UTVs can be operated on the left side of the road which may obstruct oncoming traffic.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

In November 2021, the Common Council adopted Chapter 11.45 – Operation of all-terrain vehicles and utility terrain vehicles allowed.

At the September 8, 2026 Public Works Committee meeting, the Committee, on a vote of 2 – 1, recommended

- changing the non-operating hours in subsection (8) from between the hours of 10:00 p.m. and 5:00 a.m. to 12:00 a.m.(midnight) and 5:00 a.m.
- removing subsection (3) ATVs/UTVs shall be operated on the paved surface on the extreme right side of the roadway.

At the September 15, 2026 the Council requested the proposed ordinance be amended:

1. to prohibit operation of ATV/UTV's between the hours of 11:00 p.m. and 5:00 a.m.
2. repealing subsection 11.45.030(3) which required ATV/UTV's be operated on the extreme right side of the roadway.

FINANCIAL IMPACT

(If none, state N/A)

N/A

STAFF RECOMMENDATION

Based on the Public Works Committee recommendation, and discussion from Common Council staff recommends a motion to approve Ordinance 2026-O-22 amending Section 11.45.030 by amending subsection (3), to require operating on the right side of the road, and updating subsection (8) to the hours of 11:00 p.m. and 5:00 a.m.

ATTACHMENT(S) INCLUDED (If none, state N/A)
--

- | |
|---------------------------------|
| 1. Complaint Log |
| 2. City Attorney Responses |
| 3. Amending Ordinance 2026-O-22 |

From: Dan Meyer
Sent: Tuesday, August 11, 2026 7:08 PM
To: Steven Chesebro <schesebro@whitewater-wi.gov>
Cc: Brad Marquardt <bmarquardt@whitewater-wi.gov>
Subject: ATV/UTV questions

Steven,

A few items listed below to run by you after the ATV/UTV discussion at PWC tonight. PWC wants this brought back at their next meeting with some additional info, so if you have 15 minutes or so to discuss, let me know a time that works for you. I cc'd Brad as he'll be the one bringing it back.

- 1) The request to extend the ATV/UTV restricted hours from 10p-5a to midnight-5a received some pushback at the PWC meeting tonight due to the increased potential for intoxicated operation. The discussion then went to how the penalties for intoxicated operation of an ATV/UTV on a roadway amount to a DNR violation under statute 23.33 instead of an OWI under statute 346.63 and without the DL restrictions. The question that came up was whether it would be possible to add a restriction in our ordinance that increased the penalty and essentially would make the penalty for operating an ATV/UTV equivalent to an OWI...I deferred to you on that and let them know that we'd bring it back to PWC once we had a researched legal answer as to if/how that could be accomplished. I can't see how it could be done (other than possibly the financial penalty increasing). **State statute prohibits creating a municipal ordinance that is more restrictive or has higher penalties than that laid out in 23.33. Due to that, maintaining the current process of enforcing this as a DNR violation is the best course of action.**
- 2) Regarding ordinance 11.45.030, the consensus was to remove subsection 3 (requirement to operate on extreme right side of roadway), which I did not have an issue with. Please let me know if you see any unintended consequences. **No concerns with removing 11.45.030(3).**
- 3) The PWC also discussed potentially removing subsection 4 (restriction of operating on paved surfaces only), but I believe they removed that request. On this one I think it would be a mistake to remove that as we could then see people operating in public spaces like parks without recourse. Again, curious to get your thoughts. **Recommendation is to keep 11.45.030(4) as removal would technically allow ATV/UTV operators to drive in the right-of-way which in some cases includes lawns of homeowners.**

Call #	Date	Time	Location	Summary
25-005583	5/3/2025	17:24	S Franklin St	Subjects on a four wheeler fled upon sight of Walco. Vehicle was towed by on time towing.
25.005863	5/8/2025	16:18	PD Lobby	Male in lobby had questions about ATV ordinance. He was provided a copy of Ordinance & ATV pamphlet on ATV Laws Conducted a traffic stop on two ATV riders without proper license plate and operating in the incorrect lane of travel. They were verbally warned for these violations and no insurance. Driver informed me that the next time we attempt to stop him on an ATV that he would not stop for WPD. Driver was educated on applicable WI laws and advised of the consequences if he failed to stop for an emergency vehicle.
25.006548	5/23/2025	19:42	W Main St/S Whiton St	Driver was municipally cited for non registration of ATV.
25.006939	6/1/2025	13:02	837 S Janesville St	Reckless Driver - Looking for ATVs heard earlier. No Locate.
25.007058	6/3/2025	19:00	W High St/S Boone Ct	Caller complained of loud ATV being driven recklessly in front yard. Contact was made with Owner who was argumentative at first but eventually was able to agree with officers to keep the noise level down. Owner stated they will not stop riding the ATV as it is legal to do so in the front lawn on the property. Owner was warned for the noise violation and was asked to respect the neighbors. Owner was advised as long as they do not go on the road, consume alcohol and operate the ATV and do not make excessive noise, it would be fine.
25.007515	6/13/2025	17:26	S Janesville St/W High St	ATV's continuously revving engines to race (they also incorporate wheelies) at 230, 232, 234 S Janesville St, Every Friday night through Sunday since summer has started.
25.008344	7/2/2025	9:28	S Janesville St/W High St	Racing ATV speeding around for hours; Sitting running in yard. I spoke with the tenants on S Janesville St. I observed 4 wheelers in the driveway area but they were not on and no one was riding it. The tenants were made aware of the complaint. This appears to be a ongoing issue
25.010741	8/23/2025	18:32	W High St/S Janesville St	Everything 10-2, however, appears someone has been driving an ATV of some sort and doing "doughnuts" in the grass area, leaving tire-marks and ripping up the grass
25.011185	8/31/2025	0:23	685 N Fremont St	Anonymous caller contacted the PD to report a welfare check on what appeared to be a juvenile, under the age of 12, riding around the trailer park on an ATV. Contact was made with Owner, who advised it was his 16 year old taking younger siblings on rides. Owner stated the children wear their helmets when they are riding the ATV. Owner stated the park currently does not have any rules against the operation of ATVs on their premises
25.011227	8/31/2025	18:54	755 N Tratt St	Complainant had video footage of two juveniles driving a mini ATV through the grass and then crashing into his vehicle. After discussing with Lt., a verbal warning was given due cooperation
25.012450	9/20/2025	16:18	1140 W Bloomingfield Dr	Loud small motor bike going up and down the street, Happens daily; Second caller reporting 10-12 yo kids driving unregistered ATVs unsafely in road - no hand or turn signals - concerned they may cause accidents. Said ATVs look handmade and are multi colored. Spoke to multiple juveniles about the complaint and advised them of it. The juveniles were outside around multiple little dirt bikes and ATVs. I did not observe anyone operating any of the ATVs nor dirt bikes
25.012895	9/28/2025	16:50	S Prince St/W Walworth Av	Snowmobiles and ATV and dirt bikes on the ice -dirt bike is loud like a chain saw and keeps whizzing by - caller would like an officer to come and tell them they cannot be on the lake looks like they unloaded by the boat launch 6-8 people. Subjects were advised of city ordinances and agreed to remove items from lake.
26.001882	2/8/2026	9:44	407 S Wisconsin St	Atv and dirtbike doing wheelies in the middle of traffic street that cuts through next to burness
26.002320	2/15/2026	17:34	200blk Indian Mound Pkwy	Little kid 7-8 yo, 4 wheeler atv looking thing. blue 4 wheeler. Spoke with juvenile and his parents regarding ATV operation on roadway. All were advised of ordinances/laws regarding operation on roadways.
26.002366	2/16/2026	16:36	E Lake View Dr/Darcy La	Atv ordinance violation. Subject warned for operating ATV wrong side of road.
26.002869	2/25/2026	13:32	E Main St/ N Cherry St	On high street, at least 2 atvs and 3 dirt bikes speeding up and down the road
26.006149	4/25/2026	17:23	600blk W High St	Asking for more patrol this evening. a number of kids on atvs/utvs. also a couple of cars running back and fourth. when caller went to check property, they turned off their headlights. happened 2-3 min ago. no street lights once you get past the creek. people speed down to get to willis ray unknown if anything bag is going on, just know things happen down there
26.007330	5/16/2026	21:42	600blk S Franklin St	People going speeding by 40-50mph people riding dirt bikes and ATV's no plates/no lights on them doing wheelies down the road- seems to happen from 4pm- until dusk everyday
26.007394	5/18/2026	13:06	W Whitewater St/S Janesville St	Subject in lobby would like to talk to supervisor reference atv and motor bike
26.010256	7/20/2026	8:27	200blk S Prairie St	
26.010068	7/15/2026	9:42	600blk S Franklin St	Male advised of a group of people driving four wheelers, above the speed limit, traveling southbound on S. Franklin St.

**AN ORDINANCE AMENDING SUBSECTIONS 11.45.030 – LIMITATIONS, TO
OPERATION OF ALL-TERRAIN VEHICLES (ATV) AND UTILITY TERRAIN
VEHICLES (UTV)**

WHEREAS, the Common Council asked the Public Works Committee to review the hours of operation for ATVs/UTVs; and,

WHEREAS, the Police Department received no complaints between the hours of 10:00 p.m. and midnight from May 2025 to present; and,

WHEREAS, the Public Works Department has had no issues with the operation of ATVs/UTVs on city streets; and,

WHEREAS, the Public Works Committee recommended changing the hours of non-operation from between 10:00 p.m. and 5:00 a.m. to between 11:00 p.m. and 5:00 a.m.; and,

WHEREAS, the Public Works Committee also recommended to delete subsection (3) requiring the operation on the paved surface on the extreme right side of the roadway; and

The Common Council of the City of Whitewater, Walworth and Jefferson Counties, Wisconsin, do ordain as follows:

SECTION 1. Whitewater Municipal Code Chapter 11.45 Subsection 11.45.030(3) is hereby amended to read as follows:

§11.45.030(3) ATVs/UTVs shall be operated on the paved surface ~~and to the right of the center line on the extreme right side~~ and to the right of the center line of the roadway.

SECTION 2. Whitewater Municipal Code Chapter 11.45 Subsection 11.45.030(8) is hereby amended to read as follows:

§11.45.030(8) ATVs/UTVs may not be operated on any city street between the hours of ~~10:00 p.m. 11:00 p.m.~~ 11:00 p.m. and 5:00 a.m.

SECTION 2: All ordinances or parts of ordinances inconsistent with the provisions of this ordinance are hereby repealed.

SECTION 3: This ordinance shall take effect and be in force the day after its passage and publication.

This ordinance introduced by Council Member _____, who moved its adoption.

Seconded by Council Member _____.

ORDINANCE NO. 2026-O-22

DATE	September 15, 2026			
	YES	NO	PASS	ABSENT
Michael Smith				
Orin Artsmith				
Steven Sahyun				
Brian Schanen				
Neil Hicks				
Gavin Kelleher				
Patrick Singer				
Total:				

ADOPTED: _____

John Weidl, City Manager

ATTEST:

Heather Boehm, City Clerk



Common Council Agenda Item

Meeting Date:	October 6, 2026
Agenda Item:	Review, discuss, and direct staff regarding changes to Chapter 11.40 Bicycles.
Staff Contact (name, email, phone):	Kevin Boehm, kboehm@whitewater-wi.gov , 262-473-0122

BACKGROUND

(Enter the who, what when, where, why)

Staff was asked to explore options related to requiring helmets for individuals operating bicycles, electric bicycles (e-bikes), and electric scooters within the City of Whitewater.

Wisconsin statutes establish rules of operation for bicycles, e-bikes, and electric scooters. Under current state law, e-bikes are generally afforded the same rights and are subject to the same duties as bicycles. State law also provides that a person under the age of 16 may not operate a Class 3 e-bike. Electric scooters are addressed separately throughout Wisconsin's rules of the road, including provisions governing their operation on roadways, bicycle ways, and sidewalks.

Wisconsin law does not currently establish a general helmet requirement for operators of bicycles, e-bikes, or electric scooters. As a result, discussion has focused on whether the City should establish a local helmet requirement for younger operators of e-bikes and electric scooters while continuing to encourage helmet use for other riders.

The proposed approach discussed by the City's advisory boards would:

- **Require** individuals **under the age of 16** operating an electric scooter or e-bike to wear an appropriate protective helmet.
- Continue to **recommend**, but not require, helmet use for bicycle riders.
- Continue to **recommend** helmet use for individuals age 16 and older operating electric scooters or e-bikes.

The intent of bringing this matter before the Common Council is not to present a final ordinance for adoption at this time. Rather, staff is seeking Council discussion and direction regarding whether the City Attorney's Office should evaluate the City's existing ordinances and applicable Wisconsin statutes and prepare appropriate ordinance language for future consideration.

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

September 3, 2026 – Pedestrian and Bicycle Advisory Commission

The Pedestrian and Bicycle Advisory Commission discussed potential helmet requirements for bicycles, e-bikes, and electric scooters.

The Commission recommended:

- Requiring individuals under the age of 16 operating an electric scooter or e-bike to wear a helmet.
- Not requiring helmets for individuals riding traditional bicycles, while continuing to recommend helmet use.
- Recommending helmet use for individuals age 16 and older operating electric scooters or e-bikes.

September 16, 2026 – Park and Recreation Board

The Park and Recreation Board further discussed the proposed helmet requirements and supported the recommendation of the Pedestrian and Bicycle Advisory Commission.

The Park and Recreation Board further recommended that the matter be forwarded to the Common Council for discussion and consideration at its October 6, 2026 meeting.

FINANCIAL IMPACT

(If none, state N/A)

None

STAFF RECOMMENDATION

Staff recommends that the Common Council discuss the recommendations forwarded by the Pedestrian and Bicycle Advisory Commission and the Park and Recreation Board regarding helmet use for electric scooters and e-bikes.

If the Common Council wishes to proceed, staff recommends directing the City Attorney's Office to review **City Code §11.40 – Bicycles**, applicable Wisconsin statutes, and the City's authority to regulate electric scooters and e-bikes and determine whether the most appropriate approach is to:

1. Amend City Code §11.40 to address bicycles, e-bikes, and electric scooters; or
2. Develop a separate ordinance specifically addressing electric scooters and e-bikes.

Any ordinance brought back for future Common Council consideration should be consistent with current Wisconsin statutes and should include, if legally permissible, a provision requiring individuals under the age of 16 operating an electric scooter or e-bike to wear an appropriate protective helmet.

The ordinance review should also address definitions, applicability, enforcement, penalties, and any other provisions necessary to ensure that the City's regulations are clear, enforceable, and consistent with state law.

ATTACHMENT(S) INCLUDED

(If none, state N/A)

Current City Code 11.40 Bicycles

Chapter 11.40 BICYCLES¹

Sections:

11.40.010 Registration required.

It is unlawful for any person to operate a bicycle upon any street within the city unless the bicycle has first been properly registered and tagged as hereinafter provided.

(Prior code § 12.18(1)).

11.40.020 Registration—Form.

Every owner or operator of any bicycle within the city shall, within ten days after acquiring same, file with the chief of police, or duly designated officer, a complete description of such bicycle, upon a blank form to be provided for the purpose which such filing of description shall constitute a registration of such bicycle for the purposes of this chapter. Such registration shall be serially numbered and be kept on file by the chief of police in his office as a public record, and show the make, model and serial number of the bicycle, if any.

(Prior code § 12.18(2)).

11.40.030 Identification tag required—Fee.

(a) Immediately upon the registration of a bicycle in his office, the chief of police, or duly designated officer shall assign to such bicycle an identification tag, serially numbered to correspond with the registration of such bicycle. The owner shall be responsible for affixing the tag to such bicycle and for keeping the tag affixed. The fee for the identification tag shall be three dollars.

(b) All tags issued shall be effective for as long as the applicant retains ownership of the bicycle.

(Ord. 1387 § 1, 1997: Ord. 1040 § 1, 1984: Ord. 664 § 1, 1970: prior code § 12.18(3)).

11.40.040 Inspection.

The chief of police may inspect each bicycle presented to him for registration, and he shall have the authority to register any bicycle found by him to be in unsafe mechanical condition.

(Ord. 846 § 1, 1975: prior code § 12.18(4)).

11.40.050 Registration—Revocation.

The chief of police shall have the right to cancel the registration of and remove the identification tag from any bicycle being operated upon any street in the city in an unsafe manner, or in violation of any state law or in

¹ For the statutory provisions regulating bicycles and play vehicles, see WSA §§ 346.77 to 346.82.

violation of any provisions hereof, or of other local ordinance and such cancellation or registration and removal of tag shall be in addition to other penalties provided hereunder.

(Prior code § 12.18(5)).

11.40.060 Sale or dismantling—Report required.

Within ten days after any bicycle registered hereunder has changed ownership, or been dismantled and taken out of operation, such information shall be reported to the chief of police by the person in whose name the bicycle has been registered. When ownership of any bicycle is changed, the identification tag shall be surrendered to the chief of police and a new identification tag shall be issued as provided in Section 11.40.030.

(Prior code § 12.18(6)).

11.40.070 Obedience to vehicle or traffic regulations and riding regulations.

For the purpose of this chapter bicycles shall be classified as vehicles and are therefore required to obey all rules dealing with vehicular traffic.

In addition to owners or operators obeying all vehicular traffic regulations they shall obey the following:

- (a) No person shall operate at any time a bicycle while under the influence of an intoxicant or controlled substance.
- (c) No person riding upon a bicycle, coaster, wagon, roller skates, sled, toboggan, or any toy vehicle shall attach the same or himself to any other motor vehicle on a city street.
- (d) Any person operating a bicycle shall not ride other than upon or astride a permanent and regular seat attached thereto and no bicycle shall be used to carry more persons at one time than the number for which it is designed and equipped with proper seats.
- (e) No person operating a bicycle shall carry any packages, bundle, or article which prevents the operator from keeping at least one hand upon the handlebars at all times.
- (f) Except when preparing to make a left-hand turn with the proper hand signal, every person operating a bicycle upon a road or street shall ride as near to the right side of the roadway as practicable, exercising due care when passing a standing vehicle or one proceeding in the same direction.
- (g) Persons riding bicycles upon a street or roadway shall ride single file at all times.
- (h) No person may operate a bicycle during the hours of darkness unless such bicycle is equipped with or the operator is wearing a lamp emitting a white light visible from a distance of at least five hundred feet to the front of such bicycle. Such bicycle shall also be equipped with a red reflector that has a diameter of at least two inches of surface area on the rear so mounted and maintained as to be visible from all distances from fifty to five hundred feet to the rear when directly in front of lawful upper beams of head lamps on a motor vehicle. A lamp emitting a red light visible from a distance of five hundred feet to the rear may be used in addition but not in lieu of the red reflector.
- (i) Racing on any street is prohibited.
- (j) No person shall operate a bicycle unless it is equipped with a brake which will enable the operator to make the braked wheels skid on dry, level, clean pavement and with a bell or other device capable of giving a signal audible for a distance of at least one hundred feet, but a bicycle shall not be equipped with nor shall any person use upon a bicycle any siren or whistle.
- (k) Riding bicycles on sidewalks is prohibited in the central business district.

(Ord. 846 § 2, 1975: prior code § 12.18(7) and (8)).

11.40.090 Operation without registration or in reckless manner prohibited.

Any person who operates any bicycle not properly registered or carrying a proper identification tag is required herein, upon any street in the city, or who operates such bicycle in an unsafe manner, or in violation of any state law or in violation of any of the provisions of this chapter or other local ordinances shall upon conviction thereof be subject to the penalty provided in Section 11.40.100.

(Prior code § 12.18(9)).

11.40.100 Penalty for violations.

Any person who violates any provisions of this chapter shall, upon conviction thereof, forfeit not less than five dollars nor more than twenty-five dollars, together with the costs of the action and in default of the payment of such forfeiture and costs, shall be imprisoned in the county jail of the proper county until such forfeiture and costs are paid or for a term not to exceed five days.

(Ord. 983 § 42(part), 1982).

11.40.110 Parent or guardian responsibility.

- (a) No parent or guardian of any child under the age of eighteen years shall authorize or knowingly permit such child to violate any of the provisions of this chapter.
- (b) Any person who violates subsection (a) of this section shall pay a forfeiture of not less than five dollars nor more than twenty-five dollars and the costs of prosecution or in default in payment thereof be imprisoned in the county jail of the proper county for no more than five days.
- (c) If any child under the age of eighteen years has had his bicycle operating privileges in the city suspended and if such child rides a bicycle registered to him or to his parent or guardian during such period of suspension, the parent or guardian shall be deemed to have violated this section.

(Ord. 983 § 42(part), 1982; Ord. 678 § 2, 1970: prior code § 12.18(11)).