

# Whitewater



**Hyland Hall, UW-Whitewater**

*Photo Credit: Gregg Theune, UW-Whitewater*

## A Guide to Opening a Business in Whitewater, WI

312 W Whitewater St  
Whitewater WI  
262-473-0525  
[www.cityofwhitewater.com](http://www.cityofwhitewater.com)

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## City's Welcome

The purpose of this booklet is to facilitate your business venture. No matter what kind of business you are starting, whether large or small, we are committed to offering you the personal attention and expert guidance you need.

Whitewater is a place that gleams of small town friendliness, where neighbors greet one another on the street, it's no wonder so many residents find Whitewater a great place to live and work.

The rolling Kettle Moraine and beautiful farmland surround us, yet only 2 hours from Chicago, 45 minutes from Madison and 45 minutes from Milwaukee, Whitewater is convenient to visit for both Wisconsin and Illinois residents.

This central location is highly appealing to employers and employees. Research sponsored by Bizjournals indicates a large portion of Americans prefer to live in "micropolitan" areas, which are cities on the fringe of larger markets or located in small-town America.



In their extensive 2008 study of 141 micropolitan areas, Bizjournals selected Whitewater as the 22nd best "Dream Town" in the United States, the highest ranking of any city in southern Wisconsin or Illinois. Among Bizjournals criteria were quality of life, commute time, access to management and professional jobs, and number of adults (25 or older) with bachelor's degrees.

This guide is the first step in providing you valuable information and resources, as well as helping you become acquainted with the many services available to help you reach your business goals.

We have also included state and local agencies which can be sources for financing, licensing, and business regulations.

There are also supportive organizations such as the Whitewater Chamber of Commerce where you will find networking opportunities and a chance to meet others who have invested in our business community.

May this wealth of valuable information and personal contacts serve you well and get your business off to a successful start!

### **City's Vision Statement**

Building upon our rich history, we will continue to be a welcoming, safe, and dynamic community. We will embrace the cultural and educational opportunities that

the presence of a thriving university and an increasingly diverse population offers. We will seek to continually improve and make Whitewater strong by fostering public trust and confidence in our government. We will encourage a community characterized by a spirit of openness and fairness that encourages individuals to participate publicly and prosper personally. We will maintain a high quality of life through careful stewardship of all of our many resources.

## Section 1 – Resources

### **Community Development Authority (CDA)**

The Whitewater Community Development Authority is the economic development organization for the City of Whitewater. We exist to encourage and help people and businesses to invest in the city, creating jobs, increasing the tax base and improving the community's quality of life.

The CDA has been involved in a number of projects dating back to the early 1980's. Some of the things we have done include: developing the Whitewater business park, which has brought over 2,000 new jobs to the city, ongoing efforts to attract new businesses and to help existing ones grow, redeveloping the former Hawthorn Melody Dairy, now Water's Edge Condominiums, writing grants that have brought over \$1 million into the city for projects such as Starin Road, the Whitewater Creek Path, Enterprise Drive, and new water and sanitary sewer mains, and facilitating several residential development in all parts of the city, bringing new housing choices to city residents.

The CDA is located in the City Municipal building at 312 W Whitewater Street on the second floor.

### **Financial Assistance**

The CDA works closely with banks to help secure financing for businesses. The CDA also has access to several state programs that provide low-cost business loans, and we have our own loan programs for industrial,

commercial and small businesses, as well as loans to improve the facades of commercial buildings.

### **Economic Development Loan Program**

The Economic Development Loan Program has three components. Industrial Development Loans are made to larger projects, and are primarily targeted to manufacturing businesses. Commercial Enterprise Loans are made to larger retail and service businesses. Both of these loans have a 4.0% rate, and can be used primarily for asset expenses, such as land or building acquisition, building construction, or purchases of machinery. The CDA also has a loan program for small and start-up businesses. The Micro-Loan Program has a maximum loan amount of \$15,000, and may be used for a greater number of purposes. Businesses should contact the CDA to determine if these or another program may be suited to their project.

### **Facade Loan Program**

Owners of commercial buildings may be eligible for a Facade Loan to make improvements to the exterior of their buildings. This program is primarily targeted to the downtown district, although any building may be eligible. Certain design guidelines may apply.

### **Tax Increment Finance**

The City of Whitewater created Tax Incremental District's under authority of Wisconsin Statute Section 66.1105 primarily to promote the orderly development and redevelopment of the city. The construction of streets

and utilities are needed in order to provide incentives for industrial, commercial and residential mixed-use growth, as well as to stimulate private sector development throughout the TID. The new development and redevelopment, which will occur as a result of the projects undertaken within the District boundaries, will provide the City with additional tax base and provide employment opportunities.

### **Irvin L. Young Memorial Library**

The Irvin L. Young Memorial Library, located at 431 West Center Street, features a selection of information for starting a new business. The library is a great resource for various business materials and 'how to' publications on such topics as how to start a business, how to get a loan and how to write a business plan. The library also has Legal Forms and Guide for Legal Forms. For more information contact Stacey Lunsford, Library Director at 414-473-0530.

### **Whitewater Chamber of Commerce**

The Whitewater Chamber of Commerce is a good resource for both newly-established and existing businesses. The Chamber provides businesses with an opportunity to network with other business owners in the community. The Whitewater Chamber of Commerce is located at 171 West Main Street. You can contact the chamber at 262-473-4005.

## **Wisconsin Department of Commerce**

The Wisconsin Department of Commerce provides a variety of resources to assist anyone interested in starting, expanding or relocating a business in the state. They offer various publications and technical assistance opportunities for people interested in starting a new business. The Department of Commerce has an Area Development Manager that is assigned to our county. The Area Development Manager for our area is Mary Perry and can be contacted at 414-302-2826.

## **Wisconsin Entrepreneur's Network**

What is the first step you need to take to start or expand your business? Make sure you've got a plan. If you've got a great idea for a business but are not sure how to get started, the best contact for you is the [Wisconsin Entrepreneurs' Network](#). The Wisconsin Entrepreneur's Network will help you find products, services, publications and websites that will assist in the development, growth and success of your business.

Business incubators can play a nurturing role in helping young businesses survive and grow during the start-up period when they are most financially vulnerable. Business incubators are facilities that provide small, entrepreneurial businesses with affordable space and shared support and business development services, such as financing, marketing, and management. From the [list of Wisconsin incubators](#) you can find out the information about the space currently available and the amenities and services offered by a particular incubator.

## **Small Business Development Centers (SBDC)**

The Small Business Development Center is a program of the University of Wisconsin System. The center provides one-on-one counseling to small business owners.

The mission of the Wisconsin [Small Business Development Centers](#) (SBDC) is to enhance the success of Wisconsin small business through management education. By providing free advice, training, and resources for entrepreneurs and small companies, SBDC's help businesses create jobs and connects entrepreneurs and small business owners with knowledge, tools, and resources from here and around the world. Through Wisconsin's [Technical College System](#) entrepreneurs will also find a number of programs and services designed to assist with business start-up.

The SMDC is located at the University, 1200 Hyer Hall. The center can be contacted at 262-472-3217.

## **Walworth County Economic Development Alliance (WCEDA)**

The [Walworth County Economic Development Alliance](#), Inc. (WCEDA) is a private not-for-profit economic development corporation founded in 2005 and based in Elkhorn, WI. The basis for WCEDA is a public-private partnership, in which Walworth County municipalities and companies found a single organization that promotes economic development initiatives that create jobs to

improve the quality of life for the citizens as well as; enhance the business climate in Walworth County. To fulfill their mission, WCEDA provides assistance in business retention, business expansion, business attraction and business start-up. Municipalities in Walworth County benefit from WCEDA through research, data, technical assistance, and training to facilitate a better understanding of factors influencing economic growth.

### **Service Corps of Retired Executives (SCORE)**

[The Service Corps of Retired Executives \(SCORE\)](#) is a group of retired business professionals who donate their time to provide guidance and advice to business owners. The expertise that this group provides can be helpful whether you are just starting out or have been in business for years.

The group provides free counseling and mentoring services by appointment. The SCORE Southeast Wisconsin office is 310 W. Wisconsin Avenue, Suite 425, Milwaukee, WI 53203

### **WI Manufacturing Extension Partnership (WMEP)**

[WMEP](#) provides manufacturing, technical and management assistance to Wisconsin's small and midsize manufacturers, delivering bottom line improvements. Drawing on real world experience of our manufacturing specialists, WMEP assists companies to modernize their manufacturing operation and effectively manage their business. The Wisconsin Manufacturing Extension

Partnership Southeast Regional manager can be contacted at 414-588-1350.

## **Section 2 – Getting Started**

### **Establishing a Business**

#### Determination of a Business Structure

The most common forms of business structures are sole proprietorships, general and limited partnerships, limited liability partnerships, limited liability companies, foreign corporations, C Corporations and S Corporations. The most beneficial structure for your particular business may be best determined by your attorney or certified public accountant.

- Sole proprietorships is a business owned by one person and is the simplest form of business structure. The owner is responsible for all debts, and profits are taxed as personal income.
- General partnership is a business owned by two or more persons, with at least one general partner responsible for all debts of the business.
- Limited partnership is a business owned by two or more persons, with at least one general partner responsible for the operation and liability of the business. Limited partners are not active managers and are not liable for debts of the business.
- Limited liability partnership is a business owned by two or more persons. Professional advice concerning this type of business should be obtained from an attorney.

- Limited Liability Company provides owners with the protection and the single taxation benefits of a partnership.
- Foreign Corporation is a business organized under the laws of another state or country and must be registered to conduct business in Wisconsin.
- C Corporation is the most complex form of business structure. It is formed by law as a separate entity, distinct from the owners of the business, and has its own rights and responsibilities.
- S Corporation is not subject to federal corporate income tax. The owners of the business include their shares of the company's profits and losses as part of their personal income.

### **Registration of Business Name**

Registering a business name in Wisconsin is a simple process. The type of business structure you choose will determine how you must register your company. The [Wisconsin Department of Financial Institutions](#) website is an easy way to complete some simple forms to create a corporation or an LLC. There are even ways to complete many forms online.

### **Home Based Businesses**

There are many home based businesses operating in Whitewater. Your home based business must comply with the same license and permit requirements as a business located at a commercial site. In addition, your home based business must comply with residential zoning

laws and any rules outlined by a homeowners association or deed restrictions.

An occupation or profession is considered to be home based if it has no employees other than family members, generates no customer traffic of more than one commercial delivery vehicle a day, and there is no activity or storage within the garage, accessory structure, or in outdoor areas. Sales of products not manufactured on site are not permitted.

The business cannot produce any offensive noise, smoke, dust odors, vibration, heat or glare beyond the boundaries of the property. No signage can be installed on the home exterior. Any accessory parking must be provided on site.

### **Requirements for Companies with Employees**

There are many laws to comply with when it comes to having employees. The [Wisconsin Labor Standards Bureau](#) website always provides the most up to date requirements on things like minimum wage, work permits, breaks and meals and many more.

### **Unemployment Compensation**

Coverage for employees must be contributed to by most employers. This is done in the form of a percentage of payroll tax. The governing body for this is [Wisconsin Department of Workforce Development – Unemployment Division](#).

### **Workers Compensation Insurance**

Wisconsin Employers that meet specific requirements are required to carry Worker's Compensation insurance unless they qualify for Self-Insured status. Employers receive the assurance they will not be sued for damages, medical care and lost wages if their employees get injured while working. The governing body for this is [Wisconsin Department of Workforce Development – Workers Compensation Division](#).

### **Immigration Law**

Regulations require that employers take steps to ensure that employees are eligible to work. For information on your responsibilities – see [US Citizenship and Immigration Services](#).

### **Equal Rights & Equal Opportunity**

In Wisconsin, it is illegal to discriminate against job seekers and current employees on the basis of sex, age, race color, national origin, ancestry, religion, handicap, sexual orientation, marital status and in most cases, arrest or conviction record. The state agency that oversees this is [Wisconsin Department of Workforce Development – Equal Rights Division](#)

### **Labor Law Posters**

Employers may be required to post various posters to inform workers of their rights under labor regulations. Each regulating agency contacted should be asked about

posting. Requirements include the posting on non-discrimination and safety law notices.

### **Employee Benefits**

Insurance, pension and profit sharing; Employers who pay voluntary benefits are subject to regulations aimed at protecting workers from mismanagement of funds and discrimination. If you provide voluntary benefits, consult an attorney about the Employee Retirement Income Security Act (ERISA), Section 89 regulations and other applicable laws. The governing body for this is the [United States Department of Labor – Employee Benefits Security Administration](#).

### **Payroll Taxes**

There are two types of payroll taxes: those withheld from employees' pay (which include wages, business, tips, cash and non-cash benefits) and taxes paid by the employer. Withholding from employee pay is required for Social Security (FICA) taxes and for federal and state personal income taxes. Employers need a federal tax ID number and employees need to fill out W-4 and WT-4 forms. For more information – see both [Wisconsin Department of Revenue](#) and the [Internal Revenue Service](#) for forms, publications and requirements.

### **Business License**

Certain businesses and professions in Wisconsin must be licensed to operate. For information see [Wisconsin Department of Regulation and Licensing](#).

### **Wisconsin Seller's Permit/ Sales Tax Number**

The sale of almost all products and many services requires you to collect and pay tax to the state.

Manufacturers and wholesalers may be exempt. Contact [Wisconsin Department of Revenue – Sales and Use Tax Permit Division](#) for more information.

### **Health Inspection**

If your business involves the sale of food or lodging, the Health Department is usually involved with inspecting and permitting the operation. Contact the [Wisconsin Department of Health Services](#) for more information.

### **Safety & Buildings**

Employers must inform workers about toxic substances, infectious agents and pesticides in the work place. Also any major remodeling of structures will require that plans be submitted. More information can be found by contacting [Wisconsin Department of Commerce – Safety & Buildings Division](#).

## **Section 3 – Planning**

### **Business Planning**

A business plan can be a key part of your future success. Not only can you learn a great deal about your market, your competition and your own strengths and weaknesses in the process of developing a business plan, but the plan can also serve as your benchmark for measuring future progress after you begin operations. Of course, you won't be able to anticipate every situation that may arise in the future, but a thorough business plan with financial projections does help you visualize how the business might work on paper. When your plan identifies the key success factors for the new enterprise, you can best focus your efforts and resources. There are many local sources of help for creating a business plan and determining the feasibility of your idea. It is recommended that you draft a business plan and consult your tax advisor before beginning the process of formally organizing your business and applying for identification numbers, permits and so on.

### **Business Plan Outline**

The following is an example Business Plan Outline. It may not cover all of the items a financial institution may require, so please check with their requirements.

Name of Business

Description of Business

- Provide what goods or services:
- The customers are located:
- The customers purchase or use:

- Possible expansion areas include:

#### Competitive Position

- The primary competitors are:
- The competitors are good at:
- The competitors are weak in:
- Our business is very good at:

#### The Business Environment

- General economic and business conditions:
- Local economic and business conditions:
- Our business strengths are:
- Our business weaknesses are:

#### Market Potentials

- Potential gross sales are:
- Our estimated market share is:
- Possibilities for growth are:
- Goals and Objectives:
- The prioritized goals and objectives for our business:

#### Market plan

- Products and/or services that we plan to market include:
- Our advertising and promotional plan will consist of:

#### Financial Data

- My past, present, and future financial performance is attached:
- The business could use improvement in the following areas financially:
- Any financial objectives for the next year include:

#### Management and Organization

- The following people are responsible for each of the areas listed:

- The qualifications of the people:
- This plan will be reviewed and revised on the following proposed schedule:
- The following people are responsible for each of the areas listed:

### **Business Loan Proposal Sample**

#### **Business Description**

- Company Name
- Address
- City State Zip
- Phone /Fax /Email
- Industry/ Type of Business
- Markets & Customer Description
- Competitive position
- Form of Business Organization
- Federal/State Employer ID numbers
- Principal's Name and address
- Other owners
- Other locations
- Years in business
- Years under current management

#### **Loan Proposal**

- Amount Requested
- Purpose(s) of loan (and business goals to be achieved)
- Use of Funds (land, building, equipment, inventory, working capital, etc)
- Loan structure, timing and terms requested
- Sources of repayment and security

## Supporting Documents

- List of equipment/ furnishings to be purchased
- Bids/quotes as appropriate (source of loan amount estimates)
- Collateral listing
- Business Plan
- Last 3 year financial statements: Balance Sheet, Income Statement
- Projected financial statements: Cash flow (monthly, year 1)
- Income Tax Returns
- Resumes of key managers

## Contacts

Whitewater Chamber of Commerce 171 West Main St Whitewater WI 53190	262-473-4005
Downtown Whitewater, Inc 150 West Main Street Whitewater, WI 53190	262-473-2200
Walworth County Economic Development Alliance 1000 E Centralia Elkhorn WI 53121	262-741-8528
Jefferson County Economic Development Consortium 864 Collins Road, Suite 111 Jefferson, WI 53549	920-674-8711
Small Business Development Center 1200 Hyland Hall Whitewater WI 53190	262-473-3217
Wisconsin Department of Commerce Mary Perry	414-302-2826
Irvin L Young Memorial Library 431 West Center St Whitewater WI 53190	262-473-0530

Service Corps of Retired Executives 310 W Wisconsin Avenue, Ste 425 Milwaukee WI 53203	866-548-4358
WI Manufacturing Extension Partnership 2601 Crossroads Drive, Ste 145 Madison WI 53718	877-800-2085  414-588-1350
<a href="#">WI Department of Financial Institutions</a> 345 W Washington Avenue Madison, WI 53703	608- 261-9555
<a href="#">WI Labor Standards Bureau</a>	608-266-1024
<a href="#">Wisconsin Department of Workforce Development – Unemployment Division</a>	800-247-1744
<a href="#">Wisconsin Department of Workforce Development – Workers Compensation Division</a>	608-266-1340
<a href="#">US Citizenship and Immigration Services</a>	800-357-2099
<a href="#">Wisconsin Department of Workforce Development – Equal Rights Division</a>	608-266-6860

<a href="#"><u>United States Department of Labor – Employee Benefits Security Administration</u></a>	866-444-3272
<a href="#"><u>Wisconsin Department of Revenue</u></a>	608-266-2776
<a href="#"><u>Internal Revenue Service</u></a>	800-829-4933
<a href="#"><u>Wisconsin Department of Regulation and Licensing</u></a>	877-617-1565
<a href="#"><u>Wisconsin Department of Revenue – Sales and Use Tax Permit Division</u></a>	608-266-2776
<a href="#"><u>Wisconsin Department of Health Services</u></a>	608-266-1865
<a href="#"><u>Wisconsin Department of Commerce – Safety &amp; Buildings Division</u></a>	608-266-3151

## Section 4 – Local Information

### Planning & Zoning Fees

Conceptual review for subdivisions

Plan Review fee \$100

Preliminary plat review

\$200 plus \$10/lot

Final plat review

\$100 plus \$5/lot

Comprehensive plan amendment

\$200

Rezoning

\$200

Conditional use permit

\$100

Planned Unit Development (PUD) application

\$200 (rezone)

Developer Agreements

“Varies-Depends on Project Impact and Developer Negotiations”

### Sanitary Sewer User & Connection Fees

**WHEREAS**, the Common Council of the City of Whitewater has reviewed all fiscal year cost breakdowns and budgets for sewer service in accordance with Chapter 16.14 and 16.20 of the Municipal Code; and

**WHEREAS**, the Common Council determined a need to revise the rates for users of the sewer service to fairly allocate the costs of sewer service and maintain the sewer fund on a sound fiscal basis.

**NOW, THEREFORE, BE IT RESOLVED** by the Common Council that the following tariffs are hereby established, effective December 1, 2009.

**FURTHER MORE, BE IT RESOLVED** by the Common Council that the following New Building Connection Fees are hereby established, effective January 1, 2009.

**Domestic Sewage Customers**

Quarterly Facilities Charge:

<u>Meter Size</u>	
5/8"	\$ 22.03
3/4"	22.03
1"	30.27
1 1/2"	44.00
2"	60.48
3"	98.93
4"	153.85
6"	291.17

Volume Charge: \$ per 1000 gallons \$ 5.36

## Non Domestic Sewage Customers

Quarterly Facilities Charge: Same as Domestic Sewage Customers

Volume Charge: Same as Domestic Sewage Customers  
Surcharge per lb. Over

Domestic Strength Sewage:

B.O.D. (over 300 mg/l)	\$ 0.53 per pound
T.S.S. (over 300 mg/l)	\$ 0.47 per pound
NH3-N (over 30 mg/l)	\$ 0.66 per pound
Total Phosphorus (over 12 mg/l)	\$ 5.49 per pound

New Buildings Connection Fee:

- a. Per family dwelling or R.E.U. \$1,824.00
- b. Multiple family dwellings **without** individual laundry Facilities-**per unit or R.E.U.** \$1,368.00
- c. All others:  
\$1,824 per each 275 gallons per day of usage  
(Minimum \$1,824 per unit or R.E.U.).

Other Sewage Customers:

Holding tank waste \$15.00 per 1000 gallons  
Septic tank waste \$41.00 per 1000 gallons

## Utility Providers

### **WE Energies**

Gas & Electric Services  
Company Office  
231 W. Michigan St.  
Milwaukee, WI 53203  
800-714-7777

# Local Tax Information

## Facts About Your Taxes

Payments may be mailed to the City Treasurer, P.O. Box 690, Whitewater WI 53190 (Phone No. 262-473-1382) or paid in person in the Whitewater Municipal Building, Finance/Utility counter, 312 W Whitewater Street, OR left in the drop box located between the entry doors. You may pay 1/2 or ALL of the real estate taxes by January 31, 2010. The remaining (second) 1/2 is paid to the COUNTY Treasurer by July 31, 2010. Bills under \$100 cannot be split; and Special Assessments must be paid in full by January 31, 2010 even if you use the installment method of payment. **PERSONAL PROPERTY TAXES CANNOT BE SPLIT AND ARE DUE BY JANUARY 31, 2010. Checks should be made payable to City of Whitewater. Dog licenses are also due at this time!**

**Please bring certificate of rabies vaccination. Male or Female-\$15.00, Neutered or Spayed-\$10.00. Licenses must be paid SEPARATE from tax check. Credit cards are not accepted for property tax payment.**

**The City Finance Office will be closed on Thursday, December 24th, Friday, December 25th, 2009 and Friday, January 1st, 2010. Office hours are Monday-Friday, 8 am to 5 pm.**

Assessed values of City	2008	2009	% Change
Walworth County	\$ 554,084,050	\$ 557,178,900	0.56%
Jefferson County	\$ 75,275,600	\$ 75,535,800	0.35%
	\$ 629,359,650	\$ 632,714,700	0.53%
Lottery Credit:	\$ 79.17	\$ 77.77	-1.80%
Level of Assessments: Walworth County .970127793		Jefferson County .988159573	

## TAX LEVIES

	Walworth County			Jefferson County		
	2008	2009	% Change	2008	2009	% Change
State	95,243.25	96,948.68	1.79	13,051.52	11,501.59	-11.88%
County	2,136,100.12	2,207,038.75	3.32	279,444.30	257,460.11	-7.87
Unif School	4,937,029.68	5,485,069.97	11.10	676,539.49	650,725.80	-3.82
Vocational	688,319.86	732,385.61	6.40	93,165.52	88,988.99	-4.48
City	2,759,436.43	2,802,427.18	1.56	378,135.37	332,468.28	-12.08
TOTAL	10,616,129.34	11,323,870.19	6.67	1,440,336.20	1,341,144.77	-6.89

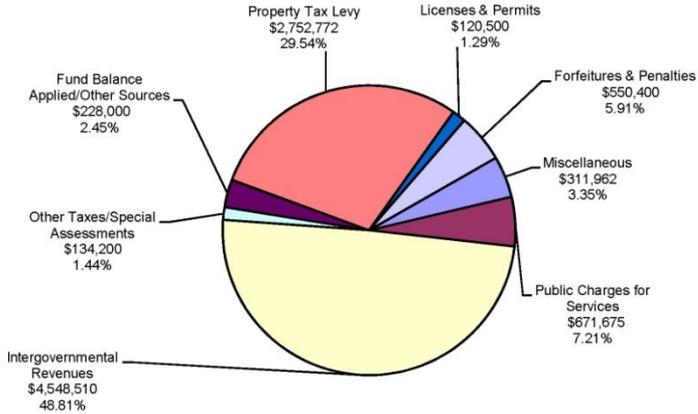
## State Property Tax Relief Extended on Tax Rolls:

School Credit	797,565.72	813,162.64	1.96	78,467.42	79,774.72	1.67
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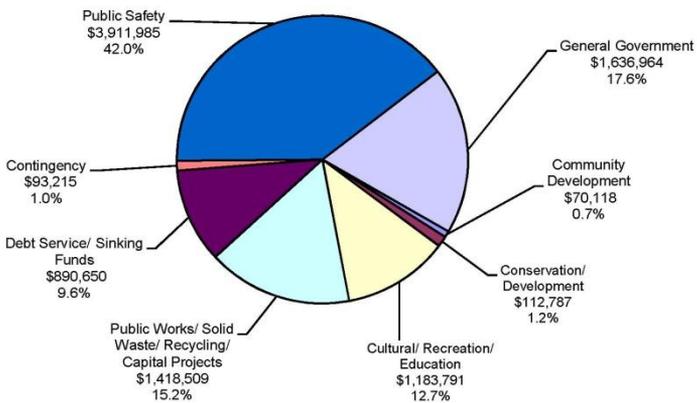
## RATES PER \$1,000 OF ASSESSED VALUATION

	Walworth County			Jefferson County		
	2008	2009	% Change	2008	2009	% Change
State	0.172	0.174	1.163	0.173	0.152	-12.139
County	3.855	3.961	2.750	3.712	3.408	-8.190
Unif School	8.910	9.844	10.483	8.988	8.615	-4.150
Vocational	1.242	1.315	5.878	1.238	1.178	-4.847
City	4.981	5.030	0.984	5.023	4.402	-12.363
Total Gross	19.160	20.324	6.075	19.134	17.755	-7.207
School Credit	-1.440	-1.459	1.319	-1.042	-1.056	1.344
<b>Net Tax</b>	17.720	18.865	6.462	18.092	16.699	-7.700

## Where Does the Money Come From? City of Whitewater 2010 General Fund Budget



## Where Does the Money Go? City of Whitewater 2010 General Fund Budget Total Budget \$9,318,019



# Location



Distance Travel Time	
Milwaukee (downtown).....	55 miles 1 hour
- Gen. Mitchell Airport (MKE).....	50 miles 1 hour
Madison (downtown).....	40 miles 1 hour
- Dane County Airport (MSN).....	40 miles 1 hour
Chicago (downtown).....	105 miles 2 hours
- Northern Suburbs.....	40 miles 1 hour
- O'Hare Airport (ORD).....	90 miles 2 hours



## Time Zone

Whitewater is conveniently located in the Central US Time Zone. The central location offers customers on either US Coast easy access to your business. Potential customers on the East Coast operate one hour ahead of Whitewater, while potential customers on the West coast operate two hours behind Whitewater, and European business is only a difference of seven hours.

United States Time Zone Map

