



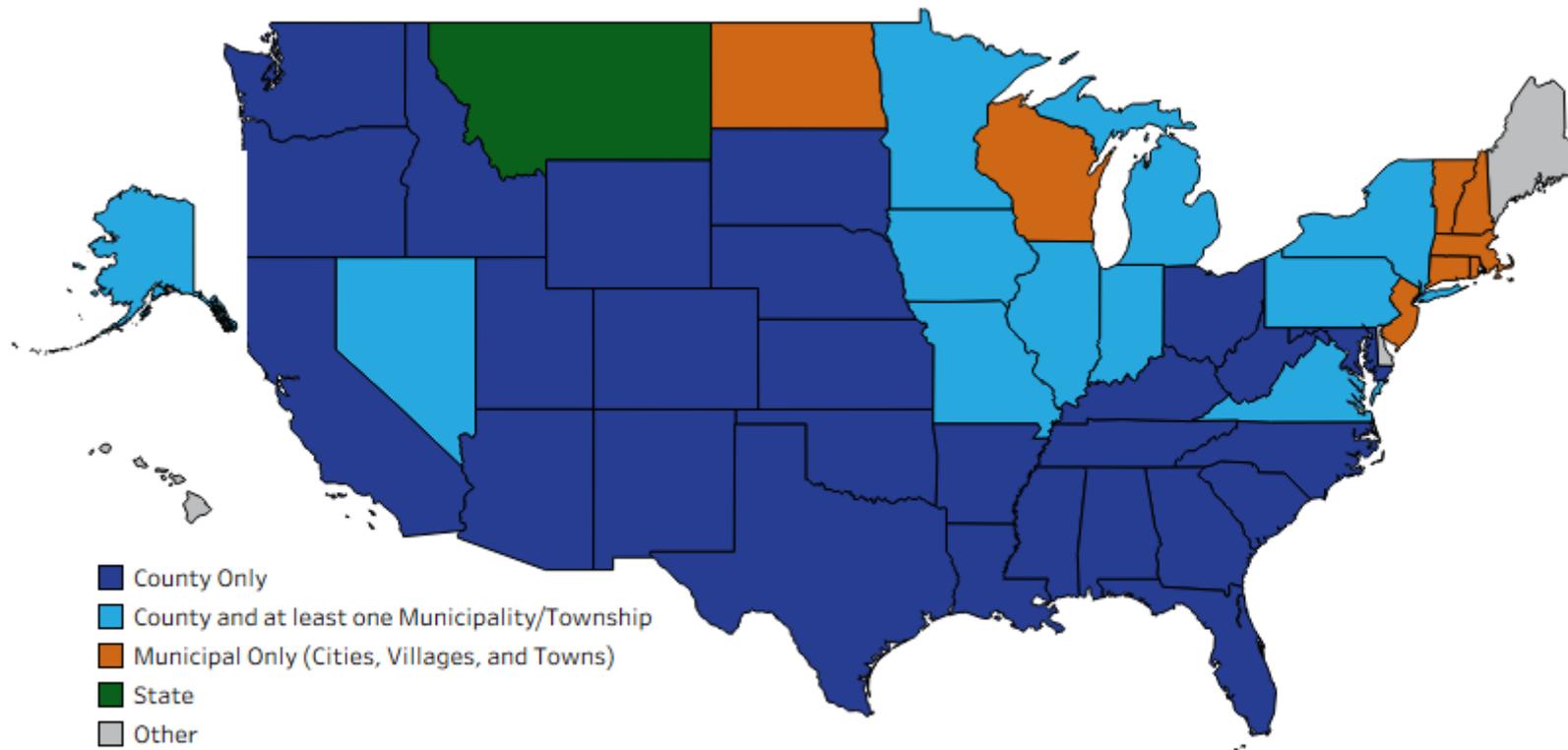
VALUE JUDGMENT

Examining Property Assessment in Milwaukee County Communities

February 2026

Municipal Assessment is Uncommon Nationally

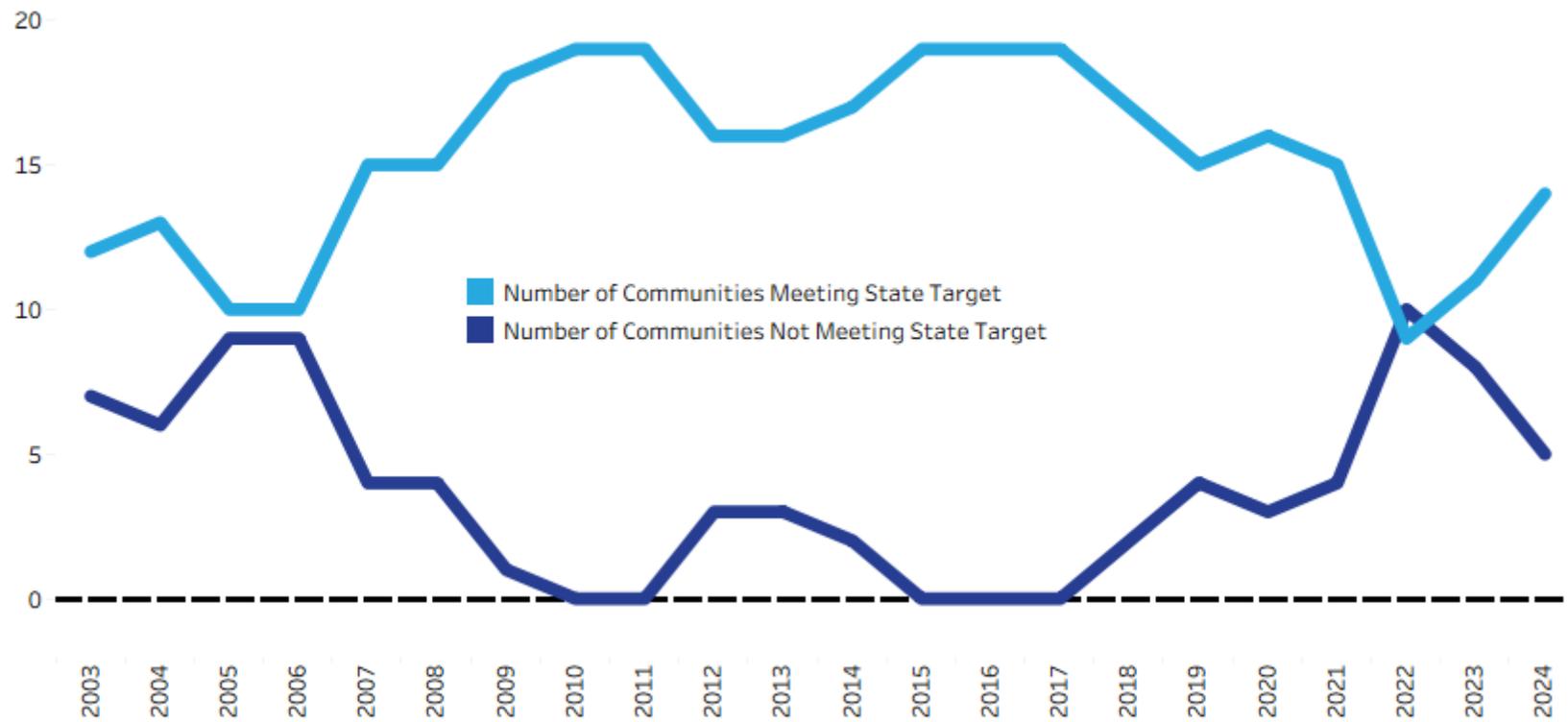
Figure 5: Wisconsin Only State in Area to Assess Property Entirely at Municipal Level
Government entities generally responsible for property value assessments* by state, as of 2020



Source: Lincoln Institute of Land Policy. *Does not include certain specific assessment powers delegated to state, such as over assessment of manufacturing property in Wisconsin.

More Communities Hitting Target Assessment Ratios

Figure 8: More Milwaukee County Communities Hitting State Assessment Target Following Pandemic
 Number of Milwaukee County municipalities meeting the state target for assessment ratio



Source: Wisconsin Department of Revenue

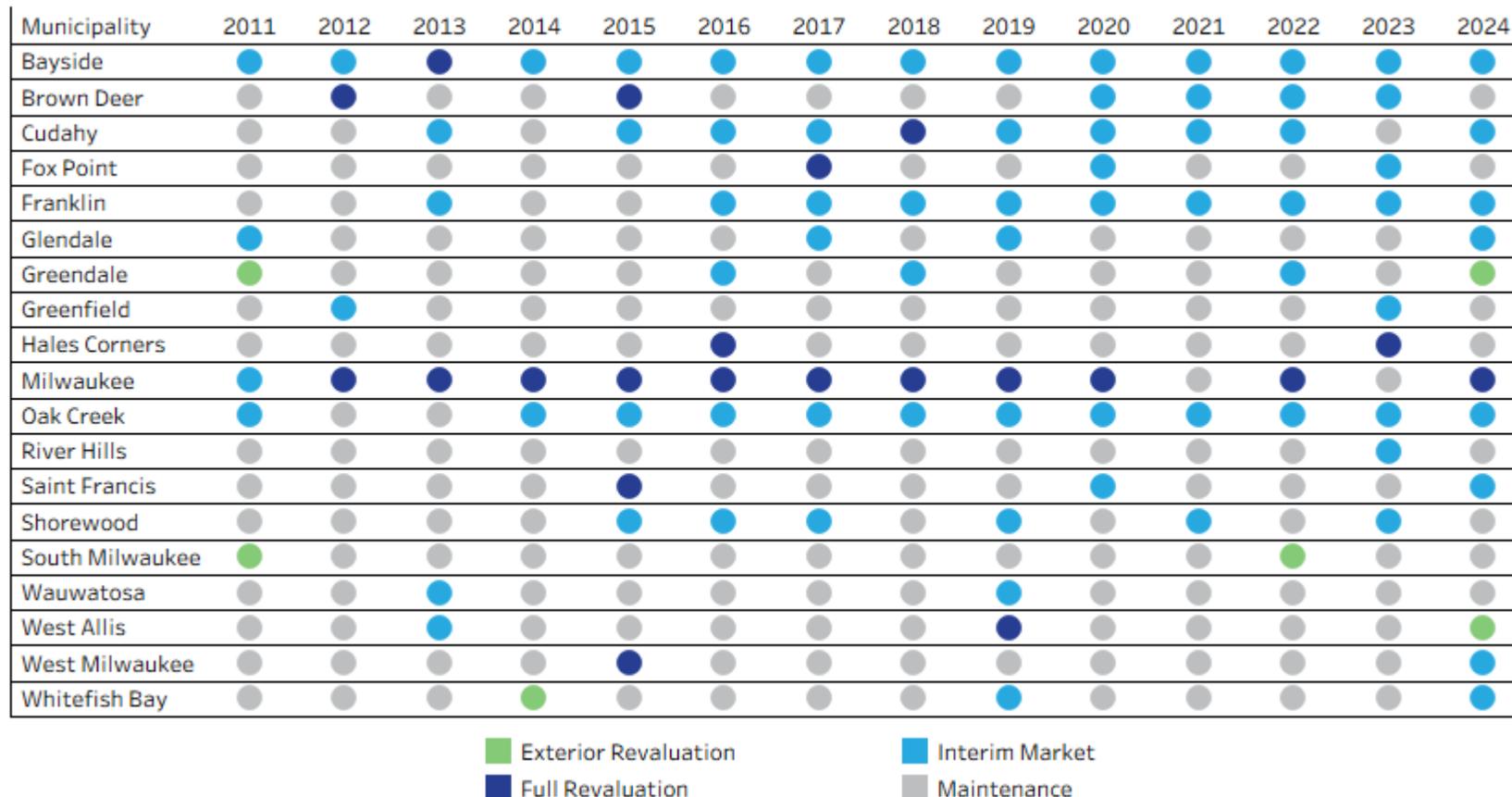
Takeaways from Data Analysis

- **At times of rapid changes in real estate values, assessment accuracy suffers (2005-06 real estate boom, post Great Recession, pandemic)**
- **Problems peaked in 2022 – assessors are now catching up**
- **Low assessment ratios aren't confined to municipalities with contract assessors, ratios for in-house assessors also dipped in some cases**
- **Since 2003, no MKE County community has missed the state's 90% to 110% target range for five years in a row though some have missed it for four years**

Assessment Types and Frequencies Vary Widely

Figure 6: Milwaukee County Communities Vary Widely in Type and Frequency of Assessments Performed

Type of property value assessment by type, community*, and year



Source: Wisconsin Department of Revenue; *does not include parts of municipalities outside Milwaukee County.

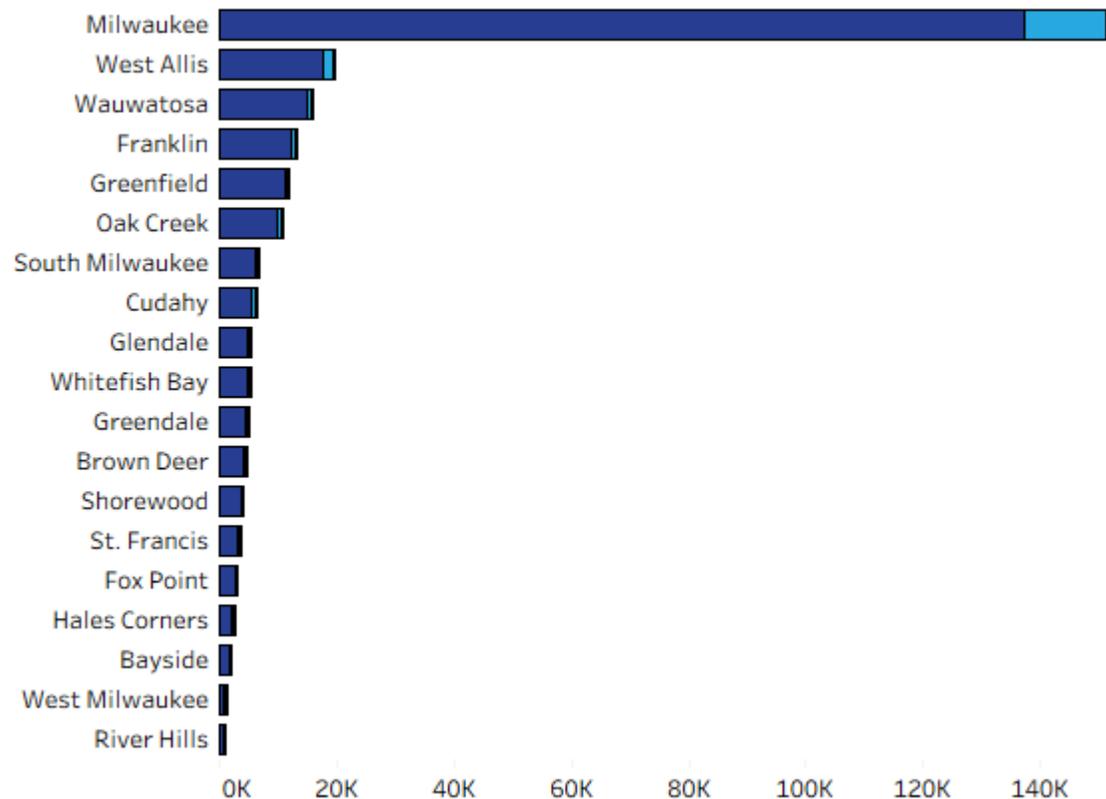
Takeaways from Assessment Frequency

- Milwaukee reports performing a full revaluation in most years, no other municipality does so.
- Other municipalities such as Bayside and Oak Creek report doing an interim market valuation in most years.
- Other communities such as West Milwaukee do only a maintenance assessment in most years.
- Bottom line – may be difficult getting all communities to agree to a similar level and frequency of assessment type.

Distribution of Property and Value

Figure 4: Milwaukee Parcels Far Outnumber Those of Other Municipalities

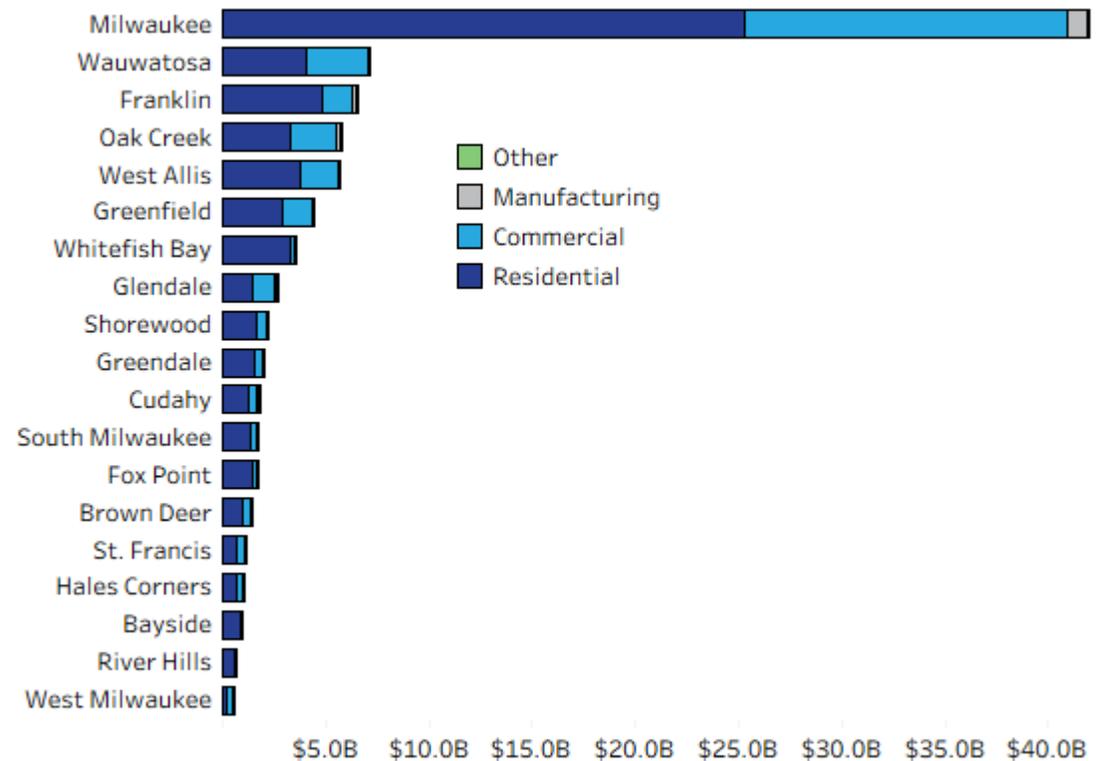
Number of parcels by municipality and by class, 2024



Source: Wisconsin Department of Revenue

Figure 1: Total Property Values in Milwaukee Far Exceed Neighbors

Assessed value of property by Milwaukee County municipality and class in billions, 2024

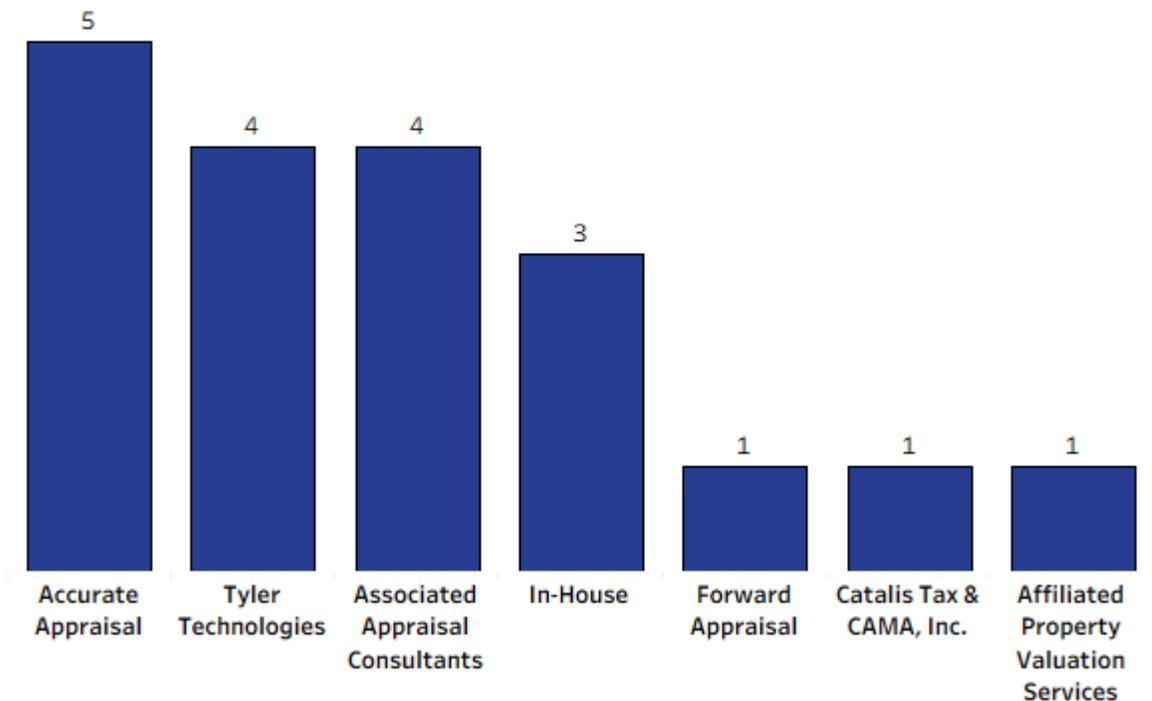


Source: Wisconsin Department of Revenue

Assessment Providers

- All 19 municipalities in Milwaukee County have responded to the survey.
 - 3 conduct their own property assessments
 - 15 contract with a third-party assessor
 - 1 contracts with a third-party assessor and provides some in-house support

Fig. 9: Communities Contract With Several Property Assessment Providers
Number of Milwaukee County municipalities by provider



Source: Wisconsin Policy Forum survey of municipalities

Contracted Assessment Services

Municipality	Contract Length	Included # of Revaluations	Contract Ends	Annualized Contract Cost	Additional Costs	Total Annualized Cost
Bayside	6		2031	\$27,600		\$27,600
Brown Deer	5	2	2028	\$75,000	software, in-house staff	\$84,938
Cudahy	4	2	2026	\$56,100		\$56,100
Fox Point	5	2	2030	\$35,000		\$35,000
Franklin	3	1	2026	\$283,333	software	\$298,333
Glendale	5	3	2030	\$65,564		\$65,564
Greendale	3	2	2026	\$45,567	software	\$48,067
Greenfield	3	1	2028	\$196,500	software	\$203,220
Hales Corners	6	1	2027	\$19,817	software	\$20,417
Oak Creek	3		2028	\$214,500		\$214,500
River Hills	3	1	2027	\$30,800		\$30,800
St. Francis	4	1	2028	\$39,000		\$39,000
Shorewood	4	2	2025	\$55,200		\$55,200
South Milwaukee	4	1	2028	\$82,250	in-house staff	\$134,829
West Milwaukee	3	1	2026	\$20,367		\$20,367
Whitefish Bay			2025	\$57,000		\$57,000
Total				\$1,303,598		\$1,390,935

Observations on Contractors

Though there is competition for appraisal contracts, most are handled by just three firms. In addition:

- The mix of contract end dates poses at least a bit of an obstacle to joint contracts**
- There is a relatively wide range with respect to pricing – possibly an opportunity**
- However, there also appears to be a wide range of service levels, so the pricing may reflect that**

In-House Assessment Services

3 (16%) municipalities have their own property assessment departments

Municipality	Staff Members (FTE)	Personnel Budget	Total Budget*
Milwaukee	45.8	\$5,211,487	\$5,613,487
Wauwatosa	5.6	\$620,000	\$766,000
West Allis	4	\$355,000	\$537,000
Total	55.4	\$6,186,487	\$6,916,487

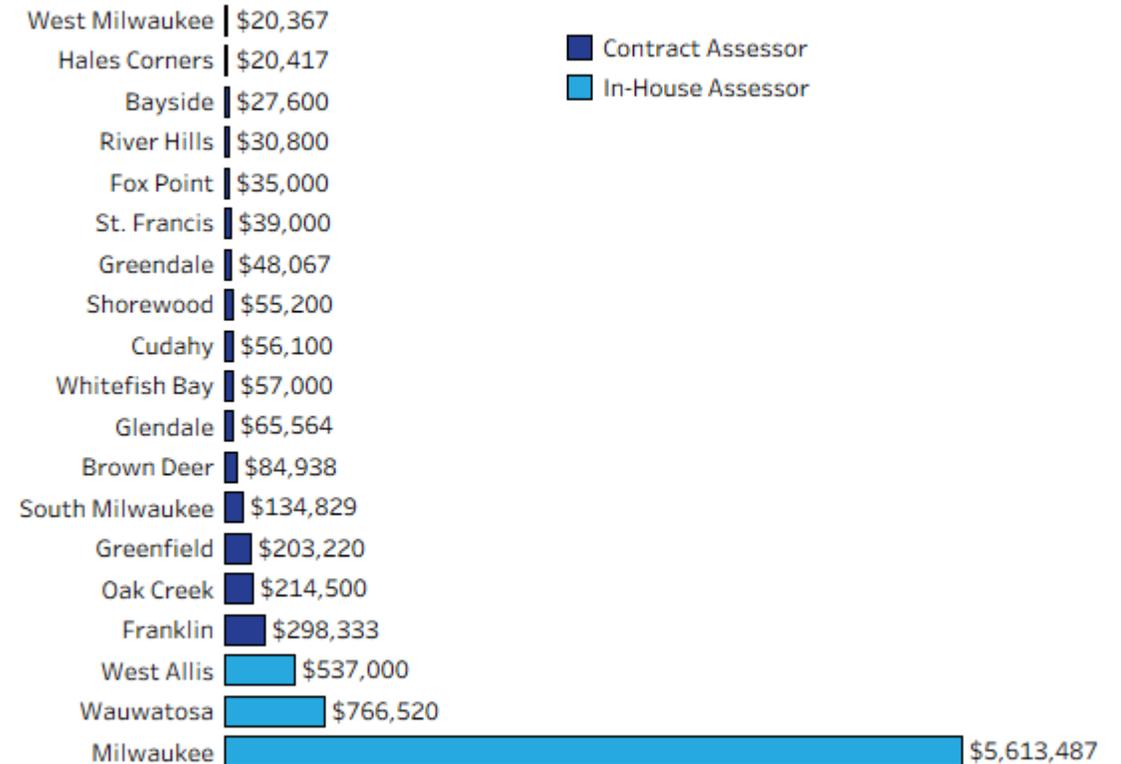
*Other major operating costs included MLS, COSTAR, and Property Insight (all Milwaukee), CAMA system (Milwaukee, West Allis), City Attorney (Wauwatosa)

Estimated Total Service Costs

A Few Communities Account for Most Costs

- Total Average Annual Cost: \$8.3 million
 - Milwaukee accounts for 67.6% of the cost
- Some survey respondents were not able to determine what proportion of their staff time supports property assessment.

Fig. 10: Assessment Costs Range Widely for Milwaukee County Communities
Average annual cost* for property assessment by municipality



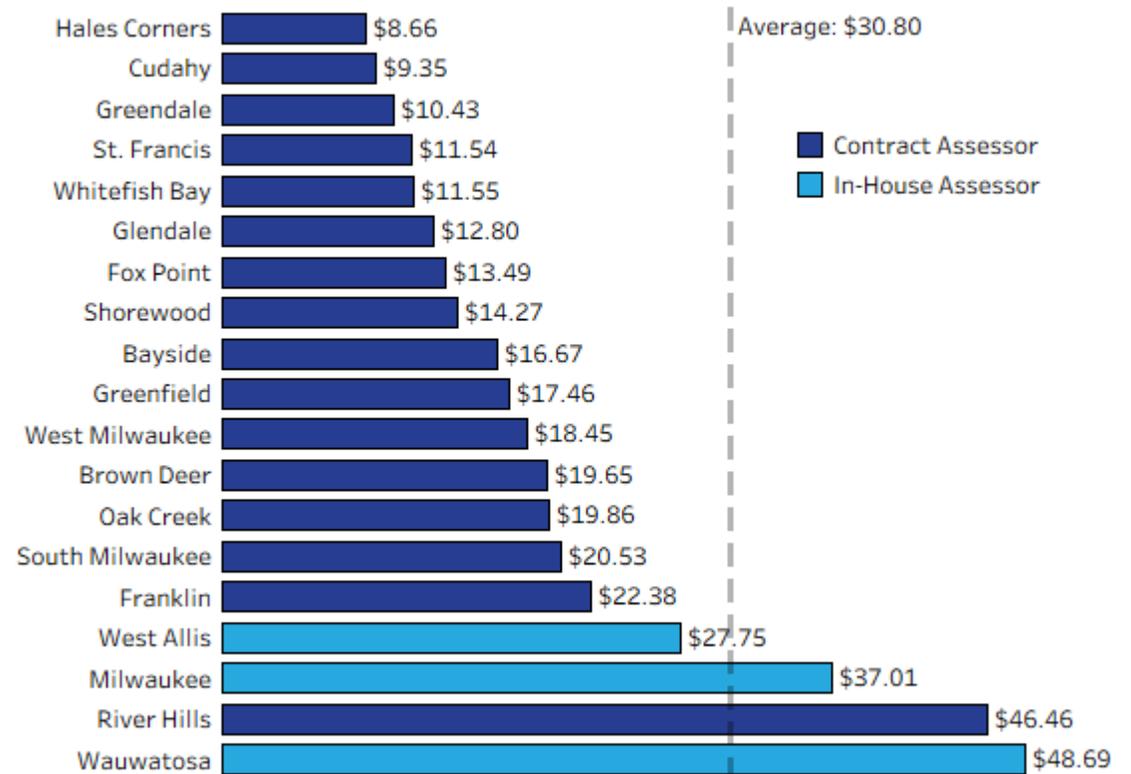
Source: Municipalities' Survey Responses; *cost does not include legal fees.

Service Costs

- **County-wide Cost per Parcel: \$30.80**
 - River Hills has a small number of parcels
 - Wauwatosa would be higher if its city attorney costs were included

Fig. 11: Assessment Costs Per Parcel Generally Higher for In-House Assessors

Average annual assessment cost* divided by number of land parcels by municipality



Sources: WI Department of Revenue and survey responses by municipality ; * does not include legal costs.

Observations on Appraisal Costs

Most appraisal costs in Milwaukee are concentrated in a few communities.

- **Consolidating or collaborating among two or three of these (Milwaukee + Wauwatosa) would unlock greater scale**
- **On the other hand, there are a number of smaller communities with little scale which could also benefit from collaborating**

Preliminary Overall Observations

- Wisconsin is one of a few states that does not assess property at the county level, which has economies of scale and other advantages such as keeping neighboring municipalities on a similar assessment frequency.
- County assessment in WI can be authorized by a 60% vote of the entire county board members so there is a pathway within the existing law. However, no county since Kenosha (1974-1995) has done it.
- Another option would be municipalities that are adjacent and/or have similar approaches.
- More ambitious would be zones of municipalities across entire county.
- An important point to consider is what to do with the Boards of Review.

A Review of Other Options

- **Milwaukee County Assessment Commission**
- **Consortium to Manage Contract Assessors**
- **Partnerships Between Municipalities Using In-House Assessors or Contract Assessors**
- **Other Considerations**
 - **Allocating Costs Between Municipal Partners**

Milwaukee County Assessment Commission

- **Modeled on the Milwaukee Area Domestic Animal Control Commission (MADACC)**
- **Voluntary membership of municipalities**
- **Board drawn from member municipalities meeting twice yearly and ops committee meeting monthly or quarterly**
- **Not tied to any other government**
- **Property assessment done by commission employees**

Milwaukee County Assessment Commission

- Model estimates based on the combined information of six communities with in-house assessors
 - Fitchburg, Madison, Milwaukee, Sun Prairie, Wauwatosa, West Allis
- Cost per parcel: **\$42.00**
- Cost per assessor position: **\$139,510**
- Number of parcels per position: **3,322**

Milwaukee County Assessment Commission

Model estimates based on the combined information of six communities with in-house assessors

Table 3: A Look at In-House Assessment Costs and Staffing in Milwaukee and Dane Counties

Municipality	Land Parcels	Assessment Costs	Cost per Parcel	# of Assessor Positions	Cost per Position	# of Parcels Per Position
Sun Prairie	11,784	\$576,800	\$48.95	4	\$144,200	2,946
Madison	76,507	\$3,772,896	\$49.31	26	\$145,111	2,943
Milwaukee	151,672	\$5,613,487	\$37.01	41	\$136,914	3,699
Wauwatosa	15,743	\$766,520	\$48.69	5.6	\$136,879	2,811
West Allis	19,350	\$537,000	\$27.75	4	\$134,250	4,838
Fitchburg	9,307	\$675,390	\$72.57	5	\$135,078	1,861
Total or Average	284,363	\$11,942,093	\$42.00	85.6	\$139,510	3,322

Milwaukee County Assessment Commission

**Potential Costs and Staffing for an eight-member Commission
based on \$42.00 per parcel**

Municipality	Land Parcels	Current Annualized Cost	Current Cost per Land Parcel	Cost at Average Rate of \$42 per Parcel	Change in Costs	# of Positions Needed at 3,322 Parcels Each
Bayside	1,656	\$27,600	\$16.67	\$69,552	152%	0.50
Brown Deer	4,323	\$84,938	\$19.65	\$181,566	114%	1.30
Franklin	13,329	\$298,333	\$22.38	\$559,818	88%	4.01
Oak Creek	10,798	\$214,500	\$19.86	\$453,516	111%	3.25
River Hills	663	\$30,800	\$46.46	\$27,846	-10%	0.20
South Mke	6,568	\$134,829	\$20.53	\$275,856	105%	1.98
Wauwatosa	15,743	\$766,520	\$48.69	\$661,206	-14%	4.74
West Allis	19,350	\$537,000	\$27.75	\$812,700	51%	5.82
Total/Average	72,430	\$2,094,520	\$28.92	\$3,042,060	45%	21.80

Milwaukee County Assessment Commission

Staffing Plan and Costs for an eight-member Commission, does not include \$450k to \$750k for administration and office expenses

Title	Count	Estimated Salary Per Position	Cost Including Benefits Per Position	Total Cost of All Positions
Top Assessor	1	\$150,269	\$202,864	\$202,864
Deputy Assessor	1	\$125,000	\$168,750	\$168,750
Business Systems Manager	1	\$116,000	\$156,600	\$156,600
Modeler/Data Analyst	1	\$90,000	\$121,500	\$121,500
Clerk	1	\$50,000	\$67,500	\$67,500
Commercial Assessor 3	1	\$96,118	\$129,759	\$129,759
Residential Assessor 3	1	\$79,383	\$107,167	\$107,167
Commercial Assessor 2	1	\$90,193	\$121,760	\$121,760
Residential Assessor 2	1	\$74,447	\$100,504	\$100,504
Commercial Assessor 1	3	\$84,452	\$114,011	\$342,032
Residential Assessor 1	11	\$69,865	\$94,318	\$1,037,495
Total	23			\$2,555,931

Milwaukee County Assessment Commission

Potential Costs and Staffing for an eight-member Commission based on 4,000 parcels per staff position (\$35 per parcel)

Municipality	Land Parcels	Current Annualized Cost	Change in Costs	# of Positions Need at 4,000 Parcels Each	Cost at \$139,510 Per Position
Bayside	1,656	\$27,600	109.3%	0.4	\$57,757
Brown Deer	4,323	\$84,938	77.5%	1.1	\$150,776
Franklin	13,329	\$298,333	55.8%	3.3	\$464,884
Oak Creek	10,798	\$214,500	75.6%	2.7	\$376,608
River Hills	663	\$30,800	-24.9%	0.2	\$23,124
South Milwaukee	6,568	\$134,829	69.9%	1.6	\$229,076
Wauwatosa	15,743	\$766,520	-28.4%	3.9	\$549,078
West Allis	19,350	\$537,000	25.7%	4.8	\$674,882
Total	72,430	\$2,094,520	20.6%	18.1	\$2,526,185

Milwaukee County Assessment Commission

Reduced Staffing Plan and Costs for an eight-member Commission based on 4,000 parcels per staff position, still leaves out \$450k to \$750k in administration

Title	Count	Estimated Salary Per Position	Cost Including Benefits Per Position	Total Cost
Top Assessor	1	\$150,269	\$202,864	\$202,864
Deputy Assessor	1	\$125,000	\$168,750	\$168,750
Business Systems Manager	1	\$116,000	\$156,600	\$156,600
Clerk	1	\$50,000	\$67,500	\$67,500
Commercial Assessor 3	1	\$96,118	\$129,759	\$129,759
Residential Assessor 3	1	\$79,383	\$107,167	\$107,167
Commercial Assessor 2	1	\$90,193	\$121,760	\$121,760
Residential Assessor 2	1	\$74,447	\$100,504	\$100,504
Commercial Assessor 1	2	\$84,452	\$114,011	\$228,022
Residential Assessor 1	9	\$69,865	\$94,318	\$848,860
Total	19			\$2,131,785

Milwaukee County Assessment Commission

Potential Costs and Staffing for an eight-member Commission based on 5,000 parcels per staff position (\$28 per parcel)

Municipality	Land Parcels	Current Annualized Cost	Change in Costs	# of Positions Need at 5,000 Parcels Each	Cost at \$139,510 Per Position
Bayside	1,656	\$27,600	67%	0.3	\$46,206
Brown Deer	4,323	\$84,938	42%	0.9	\$120,620
Franklin	13,329	\$298,333	25%	2.7	\$371,906
Oak Creek	10,798	\$214,500	40%	2.2	\$301,286
River Hills	663	\$30,800	-40%	0.1	\$18,499
South Milwaukee	6,568	\$134,829	36%	1.3	\$183,260
Wauwatosa	15,743	\$766,520	-43%	3.1	\$439,261
West Allis	19,350	\$537,000	1%	3.9	\$539,904
Total	72,430	\$2,094,520	-3.5%	14.5	\$2,020,942

Milwaukee County Assessment Commission

Reduced Staffing Plan and Costs for an eight-member Commission based on 5,000 parcels per staff position, still leaves out \$450k to \$750k in administration

Title	Count	Estimated Salary Per Position	Cost Including Benefits Per Position	Total Cost
Top Assessor	1	\$150,269	\$202,864	\$202,864
Deputy Assessor	1	\$125,000	\$168,750	\$168,750
Business Systems Manager	0.5	\$116,000	\$156,600	\$78,300
Clerk	1	\$50,000	\$67,500	\$67,500
Commercial Assessor 3	1	\$96,118	\$129,759	\$129,759
Residential Assessor 3	1	\$79,383	\$107,167	\$107,167
Commercial Assessor 2	1	\$90,193	\$121,760	\$121,760
Residential Assessor 2	1	\$74,447	\$100,504	\$100,504
Commercial Assessor 1	2	\$84,452	\$114,011	\$228,022
Residential Assessor 1	5	\$69,865	\$94,318	\$471,590
Total	14.5			\$1,676,216

Milwaukee County Assessment Commission

Cost Allocation for an eight-member Commission equal distribution based on number of parcels and Equalized Values. Model based on 5,000 parcels per staff member.

Municipality	Current Annualized Cost	Proportion of Land Parcels	Proportion of Equal. Value	Change in Costs	Allocated Cost
Bayside	\$27,600	2%	3%	90%	\$52,511
Brown Deer	\$84,938	6%	4%	22%	\$104,016
Franklin	\$298,333	18%	20%	31%	\$392,225
Oak Creek	\$214,500	15%	18%	55%	\$332,441
River Hills	\$30,800	1%	2%	-6%	\$28,926
South Milwaukee	\$134,829	9%	6%	12%	\$150,684
Wauwatosa	\$766,520	22%	29%	-34%	\$507,801
West Allis	\$537,000	27%	18%	-16%	\$452,338
Total	\$2,094,520			-3.5%	\$2,020,942

Consortium to Manage Contract Assessors

- **Voluntary membership of municipalities**
- **Significantly smaller staff to manage contracts and oversee assessment process**
 - **One head assessor plus one administrative staffer**
- **Tied to a municipality administratively to reduce overhead**
- **Increases economy of scale when negotiating contracts**
- **Likely requires the participating municipalities to follow similar revaluation schedules**

Partnerships Regarding In-House Assessors

Costs to have either Wauwatosa or West Allis Assessor take on additional municipalities

Municipality	Land Parcels	Current Annualized Cost	Change in Costs	# of Positions Needed at 4,000 Parcels Each	Cost at \$135,564 Per Position
Bayside	1,656	\$27,600	103.3%	0.41	\$56,124
River Hills	663	\$30,800	-27.0%	0.17	\$22,470
West Milwaukee	1,104	\$20,367	83.7%	0.28	\$37,416
Brown Deer	4,323	\$84,938	72.5%	1.08	\$146,511
Total	7,746	\$163,705	60.4%	1.94	\$262,520

Other Considerations

- **Partnerships Between Municipalities Using Contract Assessors**
 - Consideration should be given to location, current contractors, frequency of revaluations
- **Allocating Costs Between Municipal Partners**
 - Difficult for municipalities that follow different revaluation schedules
 - Average of the shares of total equalized value and number of parcels, or half of the cost by each
 - Optional: Weight total equalized value and number of commercial parcels by a factor such as 1.8

Conclusion

- **Wisconsin is one of a few states that does not assess property at the county level, which yields economies of scale and consistent approach across communities**
- **Costs are already low – mostly through contract assessors**
- **Changes would likely result in improved services not lower costs**
- **Options reviewed, in order of complexity:**
 - **Countywide property assessment commission**
 - **Consortium of municipalities contracting for assessment services**
 - **Partnerships between small municipalities and those who have their own in-house assessors or to simply bid contracts together**