

# Property taxes throughout Monroe County

**By KYLE EVANS**  
*Real Estate Editor*

In gathering data from the Monroe County Treasurer, the Herald requested a list of mill rates for each township and the different school districts. The Herald put this data together in a map that is easy to read but exact numbers are listed here, based on \$200,000 of assessed property:

Property taxes by municipality in Monroe County based on \$200,000 of assessed property value of the 2022 mill rates. Most municipalities have multiple school districts that cross through the town, village, or city. The property tax bill is calculated by using the mill rates that the school district, Western Technical College, the county, and the municipality sets. Also tax credits have been added to these numbers including the lottery credit and the first dollar credit.

**Town of Adrian**  
Sparta SD- \$3,743.45  
Tomah SD- \$3,382.31

**Town of Angelo**  
Sparta SD- \$3,152.38

**Town of Byron**  
Tomah SD- \$3,265.37

**Town of Clifton**  
Royall SD- \$3,399.64  
New Lisbon SD- \$3,153.40  
Tomah SD- \$2,990.45

**Town of Glendale**  
Royall SD- \$4,332.92  
Hillsboro SD- \$4,107.88

**Town of Grant**  
Tomah SD- \$3,194.79

**Town of Greenfield**  
Sparta SD- \$3,819.06  
Tomah SD- \$3,277.12

**Town of Jefferson**  
Cashton SD- \$3,699.93

**Town of La Fayette**  
Sparta SD- \$3,057.84

**Town of La Grange**  
Tomah SD- \$3,706.45

**Town of Leon**  
Bangor SD- \$3,151.09  
Cashton SD- \$2,850.09  
Sparta SD- \$2,751.37

**Town of Lincoln**  
Tomah SD- \$2,617.94

**Town of Little Falls**  
Melrose Mindoro SD-  
\$4,700.57  
Sparta SD- \$4,000.60

**Town of New Lyme**  
Black River Falls SD-  
\$2,936.88  
Sparta SD- \$2,600.29

**Town of Oakdale**  
New Lisbon SD- \$3,615.15  
Tomah SD- \$3,410.03

**Town of Portland**  
Cashton SD- \$3,613.45  
Sparta SD- \$3,674.13  
Westby SD- \$4,288.75

**Town of Ridgeville**  
Norwalk-Ontario-Wilton SD-  
\$3,698.89  
Sparta SD- \$3,553.64  
Tomah SD- \$3,241.59

**Town of Scott**  
Tomah SD- \$2,602.24

**Town of Sheldon**  
Cashton SD- \$3,768.35  
Norwalk-Ontario-Wilton SD-  
\$3,981.67

**Town of Sparta**  
Bangor SD- \$3,678.65  
Sparta SD- \$3,180.88

**Town of Tomah**  
Tomah SD- \$3,393.52

**Town of Wellington**  
Royall SD- \$4,105.97  
Hillsboro SD- \$3,870.24  
Norwalk-Ontario-Wilton SD-  
\$4,142.26

**Town of Wells**  
Cashton SD- \$3,444.61  
Norwalk-Ontario-Wilton SD-  
\$3,662.47  
Sparta SD- \$3,509.06

**Town of Wilton**  
Royall SD- \$3,759.19  
Norwalk-Ontario-Wilton SD-  
\$3,792.30  
Tomah SD- \$3,309.87

**Village of Cashton**  
Cashton SD- \$5,355.14

**Village of Kendall**  
Royall SD- \$5,729.08

**Village of Melvina**  
Cashton SD- \$5,940.96

**Village of Norwalk**  
Norwalk-Ontario-Wilton SD-  
\$6,066.41

**Village of Oakdale**  
Tomah SD- \$3,516.99

**Amount (\$) of annual property taxes**

**2,500–2,999**  
**3,000–3,499**  
**3,500–3,999**  
**4,000–4,499**  
**4,500–4,999**  
**5,000–5,499**  
**5,500–5,999**  
**6,000–6,499**  
**6,500+**

**Village of Rockland**  
Bangor SD- \$5,310.84  
**Village of Warrens**  
Tomah SD (not in utility district)- \$6,576.14  
Tomah SD utility District #1- \$6,743.71  
Tomah SD utility District #2- \$6,872.72  
**Village of Wilton**  
Norwalk- Ontario- Wilton SD- \$5,271.67

**Village of Wyeville**  
Tomah SD- \$2,986.62  
**City of Sparta**  
Sparta SD- \$3,509.75  
**City of Tomah**  
Tomah SD- \$4,066.33

Based on these tax rates you can see, The Village of Warrens in the Tomah School District Utility District #2 has the highest rates.

In Monroe County, while the lowest is the Town of New Lyme in the Sparta School District.

In comparing the City of Tomah and City of Sparta, Sparta comes in at a lower tax rate than Tomah. Property values also can vary much from village to village, township to township, and city to city.

For the most part, the Villages of Monroe County sit on the higher end of the property tax chart, compared to the cities and townships.

In averaging the numbers out estimates a \$3,720 average tax bill in Monroe County on a \$200,000 property.

**‘TAXES’**  
**cont. on pg 3**

# Real estate sales statistics in Monroe County

**By KYLE EVANS**  
*Real Estate Editor*

The information in the graph was generated from the Wisconsin real estate transfer fees that the Monroe County Register of Deeds collects.

At the time of recording conveyance documents in the Register of Deeds office, in addition to the \$30 recording fee there is a transfer fee due at the rate of \$3 per thousand for sales/transfers, unless those transactions are exempt from fee pursuant to 77.25 Wis. Stats.

Over the course of eleven years, real estate sales in Monroe County have increased significantly, with 2021 being the peak, at \$288,920,700 in total dollars, with 1,303 properties being transferred.

From 2012-2017, the dollar figures stayed relatively steady, but the number of transactions increased by almost two hundred. The transaction number includes lot purchases and other transfers of that nature.

There are more transactions happening, however last year saw a sharp decline in

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Year	Sale Amounts (\$)	Number of Transactions
2012	\$157,161,600	903
2013	\$147,538,707	960
2014	\$146,736,600	935
2015	\$147,912,700	1004
2016	\$151,909,600	1040
2017	\$159,336,600	1094
2018	\$196,395,800	1113
2019	\$184,017,493	1137
2020	\$207,700,100	1221
2021	\$288,920,700	1303
2022	\$256,103,700	1117

The numbers impute that the average transaction in Monroe County in 2022 was \$229,278. This is up over \$50,000 per

In talking with local real estate professionals, the Herald asked what's driving the price increases? All their answers

are the same, “There are plenty of buyers, but not enough listings.” The graph shows an increase of transactions over the years, but Monroe County

is growing as well, both in population and new homes. The builders are staying busy and there are new subdivisions in Sparta.

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# EDITORIAL

## The Real Estate Market

I've always been very interested in the real estate market, especially over the last ten plus years. I bought my first home about ten years ago; at that time the market was at a low. The properties were sitting on the market and going for less expensive prices.

In 2019, my wife and I decided to sell our house as we thought the market has reached its peak. Boy was I wrong. All in all, though, we did well. We sold our house, and we were able to keep 3.5 acres to build on. We built new and moved in just as the pandemonium was starting with covid.

I keep telling my wife that we should now sell our new house, my wife says, "where are we going to go?" That is the question that has yet to be answered. There are some homes on the market, but they go off the market as soon as they get on the market. Everyone has access to the listings through Zillow or realtor.com and can access them from their phone, so when a good house at a reasonable price pops up, it's gone fast.

Even the expensive homes seem to be flying off the shelf, this month there was a listing near Rockland for \$565,000 that was out there for about a week before an offer was pending. Another example was one toward Leon listed for \$699,000 which had an accepted offer in a matter of a couple days.

It's hard to fathom paying that kind of money for a place to live, but more and more people are investing in their properties and driving prices higher. Meaning, if you make money on every property



### KYLE'S REAL ESTATE FILES



you buy and then sell later, then maybe you can afford something like that.

Interest, however, is the killer the average interest rate on a 30 year mortgage with a good credit score currently is around seven percent. The

interest rates in 2020 and 2021 fell to record lows of around two and a half percent.

That means if you were to buy a \$200,000 home today, you'd pay \$1,365 per month in principal and interest payment over 30 years, whereas two

years ago that same \$200,000 home would've been \$803 per month.

What I've heard from real estate agents over the past few months, is that homeowners may be worried that a recession may be coming, but most people can't afford to move because there's limited listings and all at wild prices. In talking with agents, they say "as soon as I think a price is too high and the home will sit on the market, it's got an accepted offer the next day."

From what I've seen, there are a few houses here and there mostly in the city limits that seem to be reasonably priced, but if you want one, you have to act quickly. So, be prepared.

### GUEST COLUMN

## "There's No Better Time to Buy a Home"

Contributed Article from 1st Community Credit Union

You may have heard this several times in the past decade, and it's still true today.

Found your dream home? Great! Marry the house and date the rate! Commit to a long-term relationship with the house you love. You can dump the interest rate down the line by doing a simple re-finance.

History shows over time that home values will generally increase. Homes that were purchased 15 year ago for \$125,000.00 could be worth well over twice that amount today, as long as they have been well maintained. Interest rates have decreased numerous times over the past 15 years, giving homeowners many opportunities to re-finance to a lower rate. With a lowered rate, you may be able to refinance into a 15-year loan and keep your payment

similar to what you were paying on your 30-year loan.

Start building your equity and wealth. The sooner you get started the more time it has to grow. Home ownership can help you increase your net worth over time. According to U.S. census data, home equity and retirement accounts combined made up more than 60% of a typical household's wealth. And those who owned rather than rented had a median net worth more than 80 times greater than the median for renters. Remember, the interest rate on renting is 100%, and will not change. Why not build equity for yourself while living in a house you love?

Don't let current rates keep you out of your dream home, contact your loan officer today!

\*1<sup>st</sup> CCU is an Equal Housing Opportunity Lender. NMLS 411004. Membership Eligibility Required.

## MORTGAGE RATES

Primary Mortgage Market Survey®  
U.S. weekly averages as of 03/23/2023  
From [freddiemac.com](https://www.freddiemac.com)

### 30-Yr FRM

6.42%

1-Wk change	-0.18
1-Yr change	2
4-Wk avg.	6.6%
52-Wk avg.	5.95%

52 Week Range- 4.67%- 7.08%

### 15-Yr FRM

5.68%

1-Wk change	-0.22
1-Yr change	2.05
4-Wk avg.	5.86%
52-Wk avg.	5.18%

52 Week Range- 3.83%- 6.38%



## Exciting News!

Hometown Real Estate, serving Monroe, Juneau, Vernon and Jackson counties, has State of the Art Technology with their 360 Digital Camera. Your home could be seen on the World Wide Web by buyers that want to see more than just a few photos.

When you are ready to sell, call one of our agents at Hometown Real Estate in Tomah to ask us more about a virtual tour of your property.

Real estate inventory is low. It is the perfect time to sell. We are always here to help.

## Meet Your Hometown Team



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# KYLE'S FIXER UPPER OF THE MONTH



## 6965 Kate Ave.

Sparta, WI 54656  
Single Family · 3 Beds · 1 Full Bath · 840 Sq. ft.

**\$20,800**

2.32 Acres

Listed by:  
Tamra Nururdin 608-498-8499  
Coldwell Banker River Valley, REALTORS  
MLS#: 1826319

Tucked back in the valley sits a gem waiting for your ideas. House is rough but the secluded valley will let you enjoy wildlife and nature. You could get really creative and see what you could do with whats there or tear it down and look at options. This property has a Holding tank. Access to property is several 33 ft easements. YOU MUST HAVE AN APPOINTMENT to go to the property. Do NOT trespass on this property or neighbors property. Offers will be responded to after the first look period ends on 4/2/23.

### 'TAXES'

cont. from page 1

For comparison, I've included La Crosse County's data here:

La Crosse County property taxes based on \$200,000 of assessed property value from the 2022 mill rates.

#### Town of Bangor

Bangor SD- \$3,185.41  
Bangor SD In lake district- \$3,293.83  
West Salem SD- \$2,800.52  
**Town of Barre**  
West Salem SD- \$2,299.97  
**Town of Burns**  
Bangor SD- \$3,323.35  
Bangor SD in lake district- \$3,445.61  
Mel-Min SD- \$3,392.36  
West Salem SD- \$2,889.22  
**Town of Campbell**  
La Crosse SD- \$3,821.97  
**Town of Farmington**  
Bangor SD- \$3,067.06  
Holmen SD- \$2,861.22  
Mel-Min SD- \$3,269.80  
Mel-Min SD in sanitary district- \$3,733.23  
West Salem SD- \$2,814.58  
**Town of Greenfield**  
La Crosse SD- \$2,790.61

La Crosse SD in sanitary district- \$3,630.16  
Westby SD- \$3,330.03  
West Salem SD- \$2,798.66  
West Salem SD in sanitary district- \$3,638.22  
**Town of Hamilton**  
Bangor SD- \$3,216.27  
Bangor SD in lake district- \$3,327.75  
Holmen SD- \$2,865.65  
Mel- Min SD- \$3,279.19  
Onalaska SD- \$3,003.94  
West Salem SD- \$2,820.42  
West Salem SD in lake district- \$2,931.90  
**Town of Holland**  
Holmen SD- \$2,933.24  
**Town of Medary**  
La Crosse SD- \$2,410.80  
Onalaska SD- \$2,599.35  
West Salem SD- \$3,305.79  
**Town of Onalaska**  
Holmen SD- \$3,138.93  
Mel-Min SD- \$3,637.92  
Onalaska SD- \$3,305.79  
**Town of Shelby**  
La Crosse SD- \$3,851.45  
West Salem SD- \$3,862.39  
**Town of Washington**  
Bangor SD- \$3,127.44  
Cashton SD- \$2,618.80  
La Crosse SD- \$2,749.31  
Westby SD- \$3,266.89  
West Salem SD- \$2,757.16

**Village of Bangor**  
Bangor SD- \$3,441.31  
Bangor SD in lake district- \$3,544.85  
**Village of Holmen**  
Holmen SD- \$4,147.42  
**Village of Rockland**  
Bangor SD- \$3,643.69  
**Village of West Salem**  
West Salem SD- \$3,554.19  
West Salem SD in lake district- \$3,686.82  
**City of La Crosse**  
La Crosse SD- \$3,915.97  
Onalaska SD- \$3,896.42  
**City of Onalaska**  
Holmen SD- \$3,157.92  
La Crosse SD- \$2,021.72  
Onalaska SD- \$3,239.95

In comparing La Crosse County to Monroe County, the rates in La Crosse County are less dollars and steadier across the board. The estimated average property tax bill in La Crosse County is \$3,208.75 based on the 2022 mill rates, which is over \$500 less than Monroe County based on \$200,000 in assessed value. The Herald used the \$200,000 benchmark as there aren't many homes valued at \$100,000 or less anymore.

## THANK YOU FOR READING THE HERALD'S LOCAL REAL ESTATE RECORD

Comments, questions, concerns?

Email Kyle @ [kyle@monroecountyherald.com](mailto:kyle@monroecountyherald.com)  
or call (608) 269-9797

## 3 benefits of co-buying a home

Are you ready to buy your first home but don't have enough savings? You may want to consider co-buying. Co-buying is when two or more people purchase a property and agree to share ownership. This can be a partnership between a couple, relatives or close friends. Here are a few benefits.

1. **It's more affordable.** Splitting down payment and mortgage payments makes owning a home more affordable. This can help you purchase a nicer home in a better neighborhood. You can also save on utilities and other household expenses.
2. **It helps you build equity.** Co-buying can help you start building equity in a home earlier in life. Building equity helps build wealth, and wealth can give you financial stability.
3. **It can give you a second income.** If you co-buy an investment property with a friend, you'll each benefit from the ability to use the rent to pay off the mortgage and ultimately gain passive income.

Finally, keep in mind that co-buying doesn't come without risks. It's best to speak with a real estate agent and financial professional to determine if co-buying is the best decision for you.

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**MONROE COUNTY LAND TRANSFERS**

3/23/23 – 3/29/23

**Town Of Glendale**  
Daniel P Healy to Daniel R & Fannie D Hershberger, \$45,000

**City Of Sparta**  
David J Mashak, David W Larson, Sheriff Of Monroe County, Wisconsin to Joshua D Lindner, David J Lindner, 615 N Court St, \$103,450  
Jacob J Engh to Garrett B Benzing, Lindsey K Slesar, 920 Randy Rd, \$180,000  
Cristina M Balmer to Scott A Brooks, Alissa Brooks, 101 S Tyler St., \$100,000  
Ami Krupa Llc to Aksharam Llc, 303 W. Wisconsin Ave, \$1,000,000

**City Of Tomah**  
Belinda F. Martin to Donna Letourneau, Rhonda Tessman, 608 Mubarak St. \$295,000  
Jonathan And Katie Bennett to Brianne J. Herlitzke, 908 And 908 1/2 Donna Ave., \$250,000  
Nick Sollecito, Kimberly Lonetree to Ashtyn Damas, 1013 Oak Ave., \$285,000

**Village Of Warrens**  
Heather L. Brieske to GE EPR Warrens Holdco Owner, Llc, \$95,000

*These are real estate transfers filed in Monroe County. By law, some transfers are exempt from transfer fees; these properties are listed without prices.*

*These land transfers brought to you by...*

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# What are the advantages and disadvantages of buying a home versus renting?

**TRENT ZIEGLER**  
(Broker/Owner)  
**Coulee Real Estate & Property Management LLC**

I am biased toward home ownership, but renting can be a better idea under certain circumstances.

**Home ownership pros:** Can be an investment that will likely increase in value. Can have all the pets that you wish

Tax benefits, like deducting mortgage interest. Ability to make improvements or decorate the way an owner wants

**Home ownership cons:** Maintaining a home can be expensive. Owning makes you less mobile as a home is not a liquid asset.

**Renting pros:** More flexibility to move “month to month” lease. Landlord responsible for repairs and maintenance

**Renting cons:** Cannot build equity. No tax benefits. Landlord approval for changes. Landlord can typically give tenant 30 day notice (if not in a lease).

**DIANE SCHULTZ**  
**1st Community Credit Union**

If you've paid monthly rent of \$700 over the past 3 years, you've already spent over \$25,000 on your housing. Some Rent payments equal a house payment, and rent is 100% interest which means you're putting that money into your landlord's pocket instead of putting it into building up Equity in your Home.

If you are in the right place in your life where you are ready to be a homeowner, it is the best advantage to invest in yourself by purchasing a home. Start small and build your investment from there.

**MARY SCHLEICHER**  
(Broker/ Owner)  
**Hometown Real Estate**

The plus side of home ownership. It feels good to own your own home, but not just for the tax benefits you receive. Over time you are building equity and creating leverage to borrow money. Plus, long time financial security with a fixed mortgage guarantees the same monthly payment. Rents can increase with each lease renewal. Home Ownership is your investment, not the landlord's.

There is a sense of pride in owning your home with the freedom of creating your own space, having a garden, adding an extra room or painting without a landlord's approval.

**PHILLIP BRUEGGEN**  
(Agent)  
**Simonson Real Estate & Auction Service**

Many factors arise when deciding to rent or own a house. Each option has its own set of pros and cons that should be carefully evaluated. Renting a house offers more flexibility and less responsibility than owning, but it can also mean less control over the property and less long-term financial benefits.

Owning a house, on the other hand, provides a sense of security and the opportunity to build wealth through property equity, but it also comes with significant financial commitments and maintenance responsibilities.

Ultimately, the choice between renting and owning a house will depend on individual circumstances and priorities.

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