CARTER BARSTAD

HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Altoona

Newer homes. Ten minutes to everything.

A CHIPPEWA VALLEY CITY GUIDE

RIVER PRAIRIE · LAKE ALTOONA · ITS OWN SCHOOL DISTRICT



~10 min
To downtown Eau Claire via US-53 / I-94

840 acres
Lake Altoona, the reservoir at the city's east side

1990s+
Era of most subdivision construction

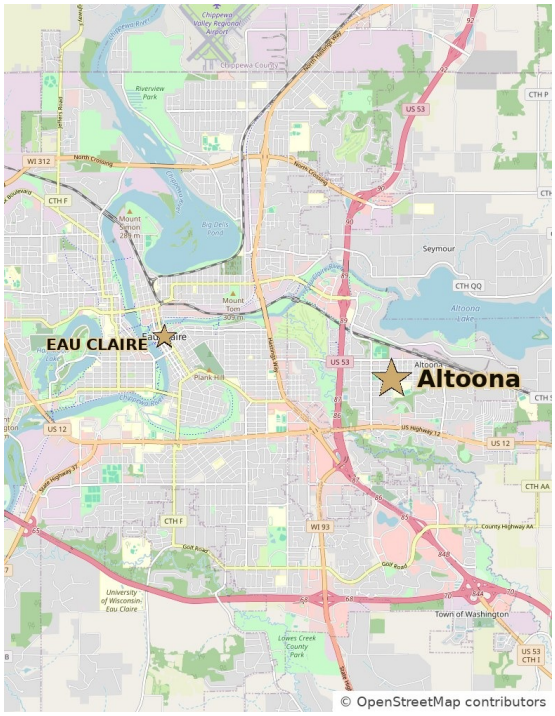
Its own district
Altoona School District — separate from Eau Claire's

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Why people love it here

- Eau Claire's closest neighboring city: US-53 and I-94 put downtown Eau Claire about ten minutes away.
- Much of the housing stock is newer than Eau Claire's in-town neighborhoods — subdivisions of single-family homes built from the 1990s onward.
- River Prairie, the newer mixed-use district near the Eau Claire River, adds restaurants, a park and event space, and newer housing on the city's west side.
- Lake Altoona — a reservoir on the Eau Claire River — anchors the city's outdoor identity at its east side, and Altoona runs its own school district. (The lake gets its own guide in this set — this one covers the city.)



Real map in Carter's CMA style — OpenStreetMap data, not to survey scale.

WHERE IT IS

Altoona in gold — directly east of Eau Claire, with Lake Altoona at its east side and I-94 along the south.

Distances and lake size as reported in the sources on the closing page; verify school assignment for a specific address. For the lake itself — fishery, drawdown, dock depth — see the companion Lake Altoona guide in this set.

The neighbor to the east

Altoona sits directly east of Eau Claire and functions as its closest neighboring city, with Lake Altoona — a reservoir on the Eau Claire River — at its east side. The lake has public access and anchors the city's outdoor identity.

The city has grown steadily as Eau Claire has grown, and much of its housing stock is newer than Eau Claire's in-town neighborhoods: subdivisions of single-family homes built from the 1990s onward, alongside older homes near the city's original core. River Prairie, the city's newer mixed-use district near the Eau Claire River, has added restaurants, a park and event space, and newer housing on the city's west side.

The homes

Subdivisions of single-family homes built from the 1990s onward dominate, with older homes near the original core and newer housing in and around River Prairie. Because so much of the stock is newer construction, the comparison

work is different from Eau Claire's historic districts: age, lot size, HOA dues, and builder quality vary more than most buyers expect, and two homes at the same price can sit in very different long-term positions.

What to watch for

- Compare subdivision by subdivision — builder quality and HOA dues vary.
- Near the lake and river, ask about flood history, insurance, and shoreline rules before falling for the view.
- Check lot size and drainage on newer builds; grading issues show up after the first big rain.
- Confirm which school district the specific address sits in near the city edges.

Schools & services

Altoona has its own school district — one of its defining differences from Eau Claire addresses. A few streets near the line can fall on either side, so confirm the assignment for any specific address before you buy.

Everyday life

- River Prairie — restaurants, a park and event space, and community events on the city's west side.
- Lake Altoona — public access, boating, and fishing at the east side of the city; the Lake Altoona guide covers the water itself.
- Downtown Eau Claire — farmers market, Pablo Center, and Water Street dining about ten minutes away.
- US-53 and I-94 — the two commuter spines that make the whole metro an easy reach.

Who it fits — and the honest trade-offs

GOOD FIT IF…

You want newer construction and subdivision living without giving up the Eau Claire metro — and you like having a lake and a growing dining district inside your own city limits.

THINK IT THROUGH IF…

You want historic character or a walkable older neighborhood — that's Eau Claire's central districts. And compare total cost, not just price: HOA dues and builder quality move the real number here.

Showing-day checklist

- Drive the commute into Eau Claire at the time you'd actually make it.
- Ask about flood history and insurance near the lake and river.
- Walk River Prairie and spend a few minutes at Lake Altoona.
- Confirm the school district for the exact address.
- Compare two subdivisions at the same price — lots, dues, and builder.
- Price the same budget against Eau Claire's east side to see the trade-off.

Good next step

Drive the commute into Eau Claire at the time you would actually make it, walk River Prairie, and spend a few minutes at Lake Altoona. Then compare the same budget in Altoona against Eau Claire's east side so the trade-offs are concrete.

Carter's Altoona sales

Guides are opinions; closings are proof. 3 of Carter's 55 career sales are in Altoona — $1,505,000 in closed volume from the MLS-verified record behind the numbers on the home page. Most recent first:

STREET	SOLD PRICE	SOLD DATE
604 Manor	$365,000	Aug 28, 2026
7000 South Shore	$630,000	Jun 26, 2026
7000 South Shore	$510,000	Jan 30, 2023

Taxes & total cost

The short version: About $318 a month on a $250,000 home — the school district is the biggest piece of the bill, and it still lands roughly $109 a month under the same value across the line in Eau Claire.

Property taxes here run on the 2025 levy — the bills Eau Claire County mailed in December 2025, payable in 2026. A home in the City of Altoona in the Altoona School District carried a net rate of $15.25 per $1,000 of assessed value (Eau Claire County Treasurer, 2025 Mill Rates). A mill is just $1 for every $1,000, so read that as about $15.25 a year for each $1,000 the assessor says your home is worth. The tax is figured on the assessor's value, which is supposed to track market value but can sit above or below what a home actually sells for; the county puts Altoona's 2025 assessment ratio at 0.9472, so assessed values here run close to market value.

Altoona files its levy split with the state each year. Across the city's whole 2025 tax roll (Wisconsin Department of Revenue, 2025 Statement of Taxes), the apportioned levy split roughly like this:

- School district — about 43% of the levy. Almost all of it is the Altoona School District, the city's own district, with small corners of the city in the Eau Claire and Fall Creek districts.
- City of Altoona — about 35%. The city's own assessed mill rate was $5.47 per $1,000 in its 2025 budget — the slice that pays for city streets, police and fire, and city services.
- Eau Claire County — about 17%. County roads, courts, and county services.
- Chippewa Valley Technical College — about 4%. The smallest line on the bill.

The school district is the biggest single driver of an Altoona tax bill — which fits the city: the district is one of the main reasons buyers choose Altoona, and it is also the largest line they pay for.

Here is the math, step by step. This guide lists no citywide median price, so the example uses a round $250,000 and treats that price as the home's assessed value, just to keep the math clean:

1. Step 1 — the value: $250,000, treated as the assessed value.
2. Step 2 — the annual tax: $250,000 ÷ 1,000 = 250.0; 250.0 × $15.25 = about $3,814 a year, call it $3,810.
3. Step 3 — the monthly tax: $3,810 ÷ 12 = about $318 a month.

What that estimate leaves out: Wisconsin knocks two credits off after the bill is calculated, so the real check is smaller than the gross figure — the lottery and gaming credit ($186.34 for a primary home in the Altoona district in 2025) and the first dollar credit ($62.11) take roughly $248 off a qualifying home's bill. Special charges and assessments are not in the rate; they ride on top of it, parcel by parcel. And your home's actual assessment will differ from the example price.

Why here, and not Eau Claire? Run the same $250,000 of assessed value through Eau Claire's 2025 rate of $20.47 and the bill comes to about $5,120 a year — roughly $109 more a month than Altoona's $318. That gap is part of the total-cost comparison this guide keeps pointing at, alongside HOA dues in the subdivisions. On a $250,000 Altoona home, plan on about $318 a month for the tax line, inside the full monthly equation: mortgage payment, plus taxes, plus insurance.

See how all 28 areas compare: Chippewa Valley property taxes, side by side.

Questions buyers ask about Altoona

How far is Altoona from downtown Eau Claire?

About ten minutes. US-53 and I-94 — the two commuter spines — put downtown Eau Claire roughly ten minutes away, and the rest of the metro within easy reach. Still, drive the commute at the time you would actually make it before you buy; that is the honest test of any address here.

Does Altoona have its own school district?

Yes. Altoona runs its own school district, separate from Eau Claire's — one of its defining differences — and Carter points to the schools, including a newer elementary, as part of the draw. A few streets near the city edges can fall on either side, so confirm the assignment for the specific address before you buy.

What kinds of homes will I find in Altoona?

Mostly subdivisions of single-family homes built from the 1990s onward, with older homes near the city's original core and newer housing in and around River Prairie. Because so much of the stock is newer, compare subdivision by subdivision: age, lot size, HOA dues, and builder quality vary more than most buyers expect.

What should I check near Lake Altoona or the river?

Ask about flood history, insurance, and shoreline rules before you fall for the view. Lake Altoona is an 840-acre reservoir on the Eau Claire River at the city's east side, with public access, boating, and fishing; the lake itself gets its own guide in this set, covering the fishery, drawdown, and dock depth.

How should I compare Altoona with Eau Claire?

Price the same budget both ways. In Altoona it buys newer construction and subdivision living, quieter neighborhoods, and a lake and a dining district inside your own city limits; in Eau Claire's central districts it buys historic character and walkable older neighborhoods. Compare total cost, not just price — HOA dues and builder quality move the real number here.

How much are property taxes in Altoona?

About $318 a month on a $250,000 home. The City of Altoona's net rate is $15.25 per $1,000 of assessed value on the 2025 levy, the school district is the biggest piece of the bill, and the same value across the line in Eau Claire runs roughly $109 a month more. The Taxes & total cost section above breaks the whole bill down.

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Thinking about a move? Call or text (715) 828-0039, or email Carter@echtrg.com — Carter can pull recent sold comps for any street in this guide and line up showings so you can compare in person.

CARTER'S TAKE

"If Eau Claire is the big sister and Chippewa Falls the first, Altoona is the smaller sister city — and it's really taken off since I was a kid. River Prairie and the newer residential developments changed the place. What you get is great schools — including a newer elementary — and quieter neighborhoods than you'll find in Eau Claire, with everything Eau Claire offers right down the road."