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HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Birchwood Lake Country

The Bluegill Capital — quiet lakes at the head of the Red Cedar.

A LAKE COUNTRY GUIDE

WASHBURN COUNTY · HWY 48 · LAKE CHETAC & BIRCH LAKE



Bluegill Capital
Of Wisconsin — the village's own title

Washburn County
On Highway 48

Red Cedar headwaters
Lake Chetac & Long Lake feed the river

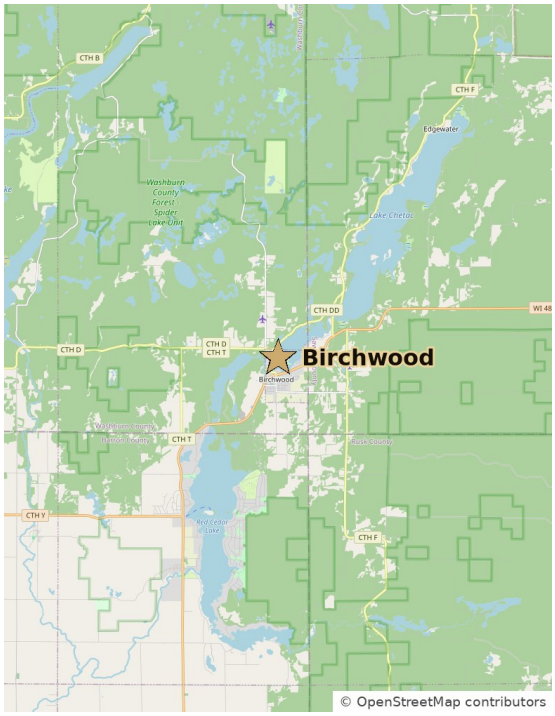
Birchwood
School district

HOMETOWN REALTY GROUP

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Why people love it here

- Birchwood bills itself as the Bluegill Capital of Wisconsin — and the lakes back it up: panfish water everywhere you turn.
- Lake Chetac anchors the area — a big, fishable headwater lake of the Red Cedar River, with Birch Lake and dozens of smaller lakes around it.
- This is the quiet side of lake country: fewer resorts, more family cabins that stay in families.
- Rice Lake is about 20 minutes west for the hospital, the campus, and the big grocery run — solitude without isolation.



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

WHERE IT IS

Birchwood in gold — in Washburn County on Highway 48, east of Rice Lake in the Red Cedar headwaters.

In this guide

- Why people love it here
- Headwaters country
- The homes
- The homes & cabins
- What to watch for
- On the water
- The market, honestly
- Who it fits
- Showing-day checklist
- Good next step
- Taxes & total cost
- Questions buyers ask about Birchwood Lake Country

Facts checked October 2026 — sources on the closing page. Prices and listings change fast; ask Carter for the current read before you budget.

Headwaters country

Birchwood sits in the lake-dotted headwaters of the Red Cedar River — the same river that runs through Rice Lake, Tainter, and Menomin on its way to the Chippewa. The village grew as a lumber and farm stop and settled into its

modern identity: the service village for a ring of family-cabin lakes, with Lake Chetac the biggest water in the neighborhood.

Because the Red Cedar starts here, this country reads different from the flowage lakes downstream — smaller, clearer, and quieter.

The homes & cabins

Family cabins and lake homes on Chetac, Birch Lake, and the smaller lakes — knotty pine, bunkhouses, and updated year-round places mixed together — plus village homes in Birchwood and acreage on the roads between lakes. Turnover is slow because families keep these; when one sells, local knowledge matters.

What to watch for

- Slow turnover means thin comps — price with the wider Washburn County lake sales, carefully adjusted.
- Septic and well on multi-generation cabins — records, not memories.
- Lake-by-lake differences: size, clarity, and boat traffic vary hugely between neighboring lakes.
- Winter access on the lake roads — ask who plows, and what it costs.

Schools & services

The Birchwood School District serves the village and surrounding lake country. Confirm the assignment for any specific address with the district before you buy.

On the water

- Lake Chetac — the area's big water: fishing, boating, and shoreline cabins.
- Birch Lake and the small-lake ring — a different quiet lake for every mood.
- Panfish first: the Bluegill Capital title is earned every spring.
- Rice Lake 20 minutes west; the Tuscobia State Trail runs through the area for ATV and snowmobile seasons.

The market, honestly

Birchwood-area lakes trade on scarcity and patience — family-held cabins, few listings, and prices that sit below the famous-name lakes for comparable water. The edge here is knowing when something surfaces; Carter can keep a watch on the Birchwood and Chetac shores for you.

Who it fits — and the honest trade-offs

GOOD FIT IF…

Cabin families, panfish-and-quiet buyers, and anyone who wants the Red Cedar's headwaters instead of its highway.

THINK IT THROUGH IF…

Resort amenities are thin — restaurants and services are village-scale, with Rice Lake as the real hub. If you want a supper club on your lake, look at the bigger waters.

Showing-day checklist

- Choose the lake before the cabin — they differ more than the cabins do.
- Check the lake association's notes on water quality and projects.
- Pull septic and well records on older family cabins.
- Confirm the school assignment for the address.
- Ask about winter access and plowing on lake roads.

Good next step

Pick your lake — Chetac for size, Birch Lake and the small lakes for quiet — and Carter will watch it specifically. In slow-turnover country, the watch list is the strategy.

Taxes & total cost

The short version: In the village, figure about $258 a month on a $250,000 home. The village levy itself is the biggest line on the bill — out on the lake shores in the surrounding towns, the totals generally run lighter.

Inside the Village of Birchwood, the net rate for the 2024 levy — bills mailed in December 2024, payable in 2025 — was $12.37 per $1,000 of assessed value. A mill is simply $1 of tax for each $1,000 of value, and the tax is figured on the assessor's value, not the asking price. That value is supposed to track market value — village assessments averaged right at full value in 2024 — but on any one cabin it can sit above or below what the place would actually sell for. Read it as the in-village rate: cabins on Lake Chetac, Birch Lake and the smaller lakes sit in surrounding towns, where rates are different — generally lower, with no village levy.

Where each $1,000 of village value went on that bill:

- Village of Birchwood — $6.35 per $1,000, the biggest piece. About $1.75 of it is tax-increment (TID) financing — taxes on the growth in value inside the village's tax increment district, set aside for that district — on top of about $4.61 for regular village services.
- Birchwood School District — $3.78 per $1,000 before credits. The state's school levy tax credit, about $0.81 per $1,000 here, comes off this piece, so the school share you actually pay is about $2.97.
- Washburn County — $2.82 per $1,000, including the state's small special charge, which rounds to $0.00 per $1,000 here.
- Northwood Technical College — $0.22 per $1,000.

The components add to a gross rate of $13.17; the school levy credit brings it to the net $12.37. The biggest driver is the village's own levy — close to half the gross bill — which is the trade for village services on a small tax base.

The worked example, on a $250,000 home, treating that price as the home's assessed value: Step 1 — $250,000 ÷ 1,000 = 250. Step 2 — 250 × $12.37 = about $3,090 a year. Step 3 — $3,090 ÷ 12 = about $258 a month.

Two more credits come off after the bill is calculated — Wisconsin's lottery and gaming credit (for a primary residence) and the first dollar credit — so the check you actually write is smaller than the figure above. Special charges and assessments aren't in the rate, either; garbage and similar charges ride on the bill separately. And your cabin's real assessment may differ from the example price — lakefront assessments in particular can run ahead of, or behind, what a cabin would actually sell for.

Against the town shores around the lakes, the village bill runs higher because a village runs more services — and carries that TID — on a small base, while a town cabin pays a smaller town levy for fewer services. Either way, budget the month, not just the price: here, taxes add roughly $258 a month to the mortgage payment and insurance in the total monthly equation.

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

Questions buyers ask about Birchwood Lake Country

Why is Birchwood called the Bluegill Capital?

It is the village's own title — the Bluegill Capital of Wisconsin — and the lakes back it up: panfish water everywhere you turn, with Lake Chetac, Birch Lake, and dozens of smaller lakes around the village. As the guide puts it, the title is earned every spring.

Which lake should I choose first?

Choose the lake before the cabin — they differ more than the cabins do. Lake Chetac is the area's big water, for fishing, boating, and shoreline cabins; Birch Lake and the small-lake ring are the quieter picks. Size, clarity, and boat traffic vary hugely between neighboring lakes, so pick the water that fits your days.

What records should I pull on an older family cabin?

Septic and well records — records, not memories. These cabins are often multi-generation family places, and turnover is slow, so the paperwork matters. Check the lake association's notes on water quality and projects, too, and ask about winter access on the lake roads: who plows, and what it costs.

How are cabins priced when so few sell?

Carefully. Slow turnover means thin comps, so price with the wider Washburn County lake sales, carefully adjusted. Birchwood-area prices sit below the famous-name lakes for comparable water, and the edge here is knowing when something surfaces — in slow-turnover country, the watch list is the strategy.

What services are within reach of Birchwood?

Day to day, Birchwood is the service village for its ring of lakes, and services are village-scale. Rice Lake is about 20 minutes west for the hospital, the campus, and the big grocery run — solitude without isolation. Resort amenities are thin, though; if you want a supper club on your lake, look at the bigger waters.

Which school district serves Birchwood?

The Birchwood School District serves the village and the surrounding lake country. Confirm the assignment for any specific address with the district before you buy — worth doing whether you are buying a village home or a year-round lake place.

How much are property taxes in Birchwood?

In the village, figure about $258 a month on a $250,000 home. The Village of Birchwood's net rate is $12.37 per $1,000 of assessed value on the 2024 levy, and the village levy itself is the biggest line on the bill; out on the lake shores in the surrounding towns, the totals generally run lighter. 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.