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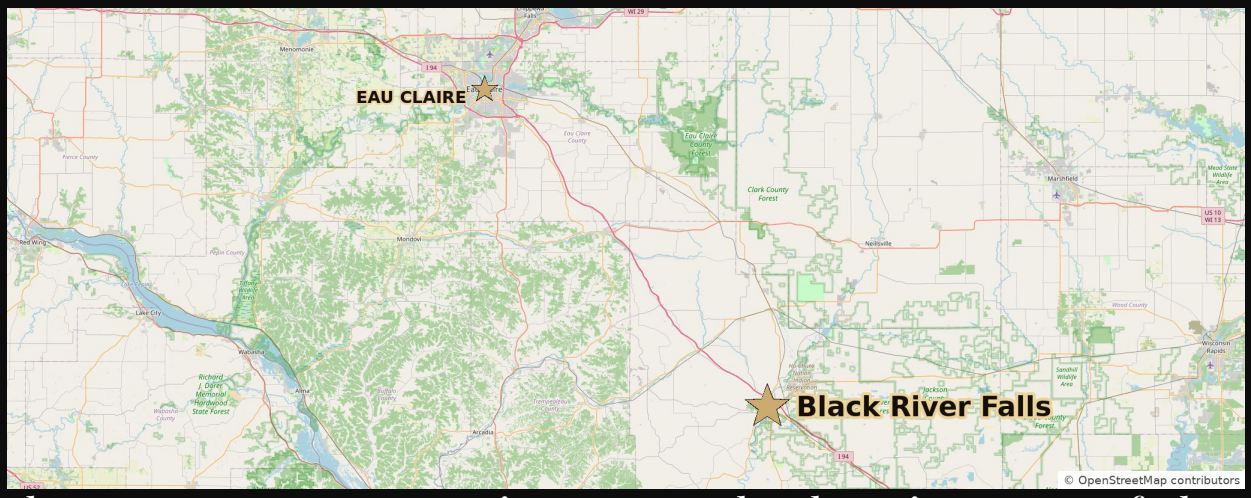
HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Black River Falls

The Black River, the Ho-Chunk Nation, and the state forest.

A JACKSON COUNTY COMMUNITY GUIDE

I-94 / US-12 · JACKSON COUNTY SEAT · BLACK RIVER STATE FOREST



Jackson County
County seat

~50 min
Southeast of Eau Claire on I-94

Ho-Chunk Nation
Headquarters in Black River Falls

~350 ft deep
Wazee Lake — Wisconsin's deepest inland lake

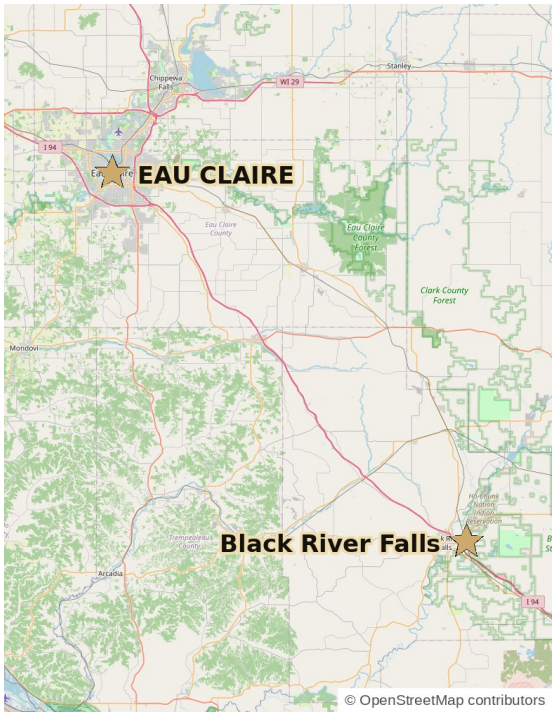
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Why people love it here

- The Black River runs right through town — falls, sandstone, and pine country that feels like the Northwoods showed up early.
- The Ho-Chunk Nation is headquartered here, and its presence — government, culture, and the Majestic Pines casino — is a real part of the local economy.
- The Black River State Forest wraps the town in tens of thousands of acres of public land: trails, camping, elk country, and room to disappear.
- Wazee Lake is minutes away — a flooded iron mine and the deepest inland lake in Wisconsin, about 350 feet down and gin-clear.



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

WHERE IT IS

Black River Falls in gold — the south tip of Carter's territory, about 50 minutes southeast of Eau Claire on I-94.

In this guide

- Why people love it here
- A river town at the edge of the pines
- The homes
- What to watch for
- Schools & services
- The market, honestly
- Who it fits
- Showing-day checklist
- Good next step
- Taxes & total cost
- Questions buyers ask about Black River Falls

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

A river town at the edge of the pines

Black River Falls was founded in 1839 at the falls of the Black River — water power first, then lumber, then the county seat of Jackson County. The river gave the town its name and its setting: sandstone banks and jack pine barrens

where the farm country of the Chippewa Valley gives way to the big woods.

It is also a Ho-Chunk town. The Ho-Chunk Nation keeps its headquarters here, and the tribe's history in this river valley runs centuries deeper than the city's. Buyers here should know both stories — the town works because of them.

The homes

In-town homes across the eras — older stock near the river and downtown, mid-century neighborhoods, newer builds on the edges — plus a deep rural market: cabins, acreage, and recreational land in the forest townships, and lake homes on Lake Arbutus 15 minutes north (its own guide). Recreational land is the specialty here: hunting parcels and cabin sites trade year-round.

What to watch for

- Recreational land diligence: access, easements, and enrolled forest programs (MFL) change what you can do with a parcel.
- Flood history near the river — the Black River has made news before; check maps and ask.
- Well, septic, and winter access on cabin and forest properties.
- Distance math: this is the territory's south tip — know your drive to Eau Claire or La Crosse.

Schools & services

The School District of Black River Falls serves the city and a large rural area, including students from the Ho-Chunk community. Confirm the assignment for any specific address with the district before you buy.

River, forest & deep water

- Black River State Forest — trails, campgrounds, and elk habitat on the town's doorstep.
- Wazee Lake Recreation Area — diving, paddling, and camping on Wisconsin's deepest lake.
- The Black River itself — paddling, fishing, and sandstone scenery through town.
- Lake Arbutus at Hatfield, 15 minutes north — 774 acres of flowage with beaches (own guide).

The market, honestly

Black River Falls runs two markets: a working county-seat housing market in town, and a recreational-land market around it that draws buyers from Eau Claire, La Crosse, and beyond. Land and cabins price on access, water, and forest enrollment as much as on the buildings — Carter can walk you through the recent sales both ways.

Who it fits — and the honest trade-offs

GOOD FIT IF…

Outdoors-first buyers, cabin and hunting-land shoppers, and anyone who wants a county seat's services at the edge of the big woods.

THINK IT THROUGH IF…

It's the far edge of Carter's territory — an hour-class drive to Eau Claire. If your life runs on metro convenience, the towns northwest of here will fit better.

Showing-day checklist

- Check flood maps for any river-adjacent property.
- Visit Wazee Lake and the state forest while you're in town.
- On land: verify access, easements, and forest-program enrollment.
- Confirm the school assignment for the address.
- Pull well/septic and winter-access details on cabins.

Good next step

Split the trip: tour in-town homes, then get out on the recreational land with Carter — the land market can't be judged from listing photos.

Taxes & total cost

The short version: In town, about $388 a month on a $250,000 home — you carry the full county-seat city stack here, while the same school district out in the towns runs noticeably lighter.

Here is the tax line, in plain numbers. On Jackson County's published 2025 mill rates, the City of Black River Falls — in the Black River Falls school district — carries a net mill rate of $18.64 per $1,000 of assessed value. A mill is simple math: $1 of tax for every $1,000 of value. The catch is which value — the tax is figured on the assessor's value, not the sale price. That assessed value is supposed to track market value, but it can sit above or below what a home actually sells for; the county sheet puts the city's assessment level at about 93% of market value, close to full value, so here the two numbers run nearer than in most towns.

Where the dollar goes: the county sheet publishes one combined net rate for the city rather than a line-by-line split. The levies stacked into that $18.64 are:

- School District of Black River Falls
- City of Black River Falls
- Jackson County
- Western Technical College

The comparison on the same sheet tells you the biggest driver of the city bill: nearby town parcels in the very same school district — Brockway at $12.16, Franklin at $12.11, Curran at $11.84 per $1,000 — pay roughly six and a half dollars less per $1,000 than a city parcel. That gap is the city levy: a county seat's streets, services, and buildings, stacked on top of the school and county lines everyone pays.

Now run it on a $250,000 home. This example treats the price as the home's assessed value, just to keep the math clean. Step 1: the value is $250,000. Step 2: $250,000 ÷ 1,000 × $18.64 = about $4,660 a year. Step 3: $4,660 ÷ 12 = about $388 a month.

That is the gross figure, and the real check is smaller. Wisconsin's lottery and gaming credit and first dollar credit come off after the bill is calculated, so they shave the total down from $4,660. The rate also leaves out special charges and assessments, which ride on the bill separately. And your parcel's actual assessment may land above or below the

$250,000 in this example, which moves the bill with it.

That city-versus-town split is the tax story of this whole market: in-town homes carry the full county-seat stack, while the recreational land and cabins outside city limits run on the lower town rates — one more reason this guide keeps the in-town and land markets separate. In town, budget roughly $388 a month for taxes alongside your mortgage payment and insurance.

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

Questions buyers ask about Black River Falls

How far is Black River Falls from Eau Claire?

About 50 minutes southeast on I-94. Black River Falls is the Jackson County seat and the south tip of Carter's territory, so do the distance math honestly: know your drive to Eau Claire or La Crosse before you fall for a property here.

What should I check on recreational land?

Access, easements, and enrolled forest programs (MFL) — they change what you can do with a parcel. On cabin and forest properties, add well, septic, and winter access. And walk the land in person: the recreational-land market cannot be judged from listing photos.

What about flooding near the Black River?

Take it seriously. The river runs right through town and has made news before, so check flood maps for any river-adjacent property and ask about flood history before you buy. It is the first item on this guide's showing-day checklist for a reason.

What is Wazee Lake?

A flooded iron mine minutes from town — and the deepest inland lake in Wisconsin, about 350 feet down and gin-clear. The Wazee Lake Recreation Area offers diving, paddling, and camping on that deep, clear water.

What role does the Ho-Chunk Nation play here?

A central one. The Ho-Chunk Nation is headquartered in Black River Falls, its history in this river valley runs centuries deeper than the city's, and its presence — government, culture, and the Majestic Pines casino — is a real part of the local economy. Buyers here should know both stories; the town works because of them.

Which school district serves Black River Falls?

The School District of Black River Falls serves the city and a large rural area, including students from the Ho-Chunk community. Confirm the assignment for any specific address with the district before you buy.

How much are property taxes in Black River Falls?

In town, about $388 a month on a $250,000 home. The city's net rate is $18.64 per $1,000 of assessed value on the 2025 levy — the full county-seat city stack — while the same school district out in the towns runs noticeably 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.