

CARTER BARSTAD

HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Chetek Chain of Lakes

Six lakes. One endless summer.

AN EXPANDED LAKE GUIDE · BARRON COUNTY

~3,800 ACRES · 120+ MILES OF SHORELINE · THE CITY OF LAKES



6 lakes
Chetek, Prairie, Pokegama, Ojaski, Ten Mile, and Moose Ear — all connected

~3,800 acres
Combined surface area

120+ miles
Of shoreline, dotted with islands and quiet bays

1865
The Chetek dam was first built — for logging

HOMETOWN REALTY GROUP

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Why people love it here

- Six connected lakes — Chetek, Prairie, Pokegama, Ojaski, Ten Mile, and Moose Ear — about 3,800 surface acres and more than 120 miles of shoreline. Boat from a dock in town to a back bay without ever loading a trailer.
- Top panfish water for the whole region — bluegill and crappie that fill freezers and fish frys, in summer and through the ice — plus a strong largemouth bass population that draws summer tournaments.
- Classic Wisconsin resort country: the chain historically supported more than 30 resorts, and many of today's cottages started as resort cabins.
- A real town in the middle of it: city beach, shops, supper clubs, and a Main Street that still runs on lake-season rhythms.



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

WHERE IT IS

The Chetek Chain in gold — six connected lakes wrapping around the city of Chetek in southwestern Barron County, within about an hour of Eau Claire.

Chain facts: City of Chetek / wistravel.com and Barron County (sources on the closing page).

The City of Lakes

Chetek calls itself the City of Lakes, and the chain earns it. The chain is a working piece of history: the dam at Chetek was first built in 1865 for logging, later generated power, and is now owned by Barron County. The fishery built the town's vacation economy over five generations. The chain wraps around the city of Chetek in southwestern Barron County, east of Highway 53 and south of Highway 8. Lake Chetek itself touches downtown; Prairie Lake, the largest of the chain, spreads northwest into quieter, more rural shoreline.

The homes & cabins

You will find everything from small seasonal cabins on Ojaski and Ten Mile to updated year-round homes on Lake Chetek and Prairie Lake, plus in-town Chetek homes that trade frontage for walkability. Prices step down as you move from the main lakes to the quieter ends of the chain.

What to watch for

- Which lake of the six — main-basin frontage and quiet-end frontage are different markets.
- Seasonal vs. year-round construction: insulation, heat, and winterized plumbing on ex-resort cabins.
- City sewer vs. private septic — both exist around these lakes; pull the records.
- Water character at the dock: a shallow, productive system means weed growth varies by bay and season.
- Rental and resort history if you plan to rent — and the rules that come with it.

Schools & services

Chetek addresses are in the Chetek-Weyerhaeuser Area School District, and the city provides the grocery, clinic, and contractor base for the chain. Confirm the school assignment and whether a specific property is on city sewer or private septic.

On the water & everyday life

- Panfish first: bluegill and crappie fishing that fills freezers and fish frys, in summer and through the ice.
- Boat the whole chain — six lakes of connected water for cruising, skiing on the bigger basins, and exploring channels and bays.
- Downtown Chetek: city beach, shops, supper clubs, and a Main Street that still runs on lake-season rhythms.
- Resort culture that survives: cabin resorts, campgrounds, and church camps around the lakes if family wants to try before they buy.
- Winter does not close the town — ice fishing pressure stays heavy, and snowmobile trails tie the chain to the Barron County network.

Who it fits — and the honest trade-offs

GOOD FIT IF…

You want the social, fish-fry, resort-town version of lake life — neighbors on the dock, a town with a beach, and a chain big enough to explore for years — at prices that often run friendlier than the big-name lakes farther north.

THINK IT THROUGH IF…

Water character. The chain is a shallow, productive (nutrient-rich) system — expect weed growth and algae seasons that deep, clear lakes don't have, and check the specific bay before you buy.

Showing-day checklist

- Identify which of the six lakes — and which bay — before comparing prices.
- Check the water at the dock in midsummer, not just spring.
- Ask about rental rules and any resort history on the property.
- Confirm seasonal vs. year-round build: insulation, heat, plumbing.
- Walk downtown Chetek — the town is part of what you're buying.
- City sewer or private septic? Pull the records either way.

Good next step

Tour one place on a main lake and one on a quiet end of the chain, and spend an hour in downtown Chetek between them. Carter can pull recent chain sales by lake so you can see exactly how the six lakes price differently.

Taxes & total cost

The short version: In town, about $266 a month on a $250,000 home, with the schools the biggest slice — and cabins out on the lakes usually sit in the surrounding towns, where there's no city levy at all.

In the City of Chetek, the 2025 levy (collected in 2026) works out to an effective rate of $12.79 per $1,000 of value, after the state school levy credit. A mill is simply $1 of tax for every $1,000 of value, and the rate is the whole stack of local levies added together. One wrinkle worth knowing: the tax is figured on the assessor's value, not the sale price. Chetek assessments currently sit at about 69% of full market value, so the state figures this rate on full value to make cities and towns comparable — and a home's assessed value can sit above or below what it would actually sell for.

Here is where the dollar goes, per $1,000 of full value, before the school levy credit:

- Chetek-Weyerhaeuser Area School District — $5.76
- City of Chetek — $4.85
- Barron County — $2.88
- Tax increment districts — $0.25
- Northwood Technical College — $0.23

That is a gross rate of $13.96; the state's school levy credit trims $1.17, leaving the $12.79 effective rate. The school district is the biggest single driver of the bill — a larger slice than the city or the county takes on its own.

On a $250,000 home, treating that $250,000 as the value on the tax roll: Step 1 — $250,000 ÷ 1,000 = 250. Step 2 — 250 × $12.79 = $3,197.50, or about $3,200 a year. Step 3 — that works out to about $266 a month.

That figure is the working number, not the final check. Wisconsin's lottery and gaming credit (for a primary residence) and the first dollar credit are subtracted after the bill is calculated, so the amount actually due runs smaller. Special charges — recycling, delinquent utility charges, and the like — and any lake-district or sanitary charges are not in the rate either. And a specific lake home's assessment may differ from its price in either direction: on the chain, assessments can run ahead of what a seasonal cabin would actually sell for, and behind a renovated year-round home.

The city rate above is the in-town figure. Cabins out on the lakes often sit in the surrounding towns, which carry no city levy, so their totals run different — usually lighter. Either way, budget the tax as a monthly line next to the mortgage and insurance: on the example above, roughly $266 a month is part of the real payment, every month, whether there is a loan on the place or not.

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

Questions lake buyers ask

Which lake on the chain should I buy on?

Start by naming the lake — Chetek, Prairie, Pokegama, Ojaski, Ten Mile, and Moose Ear are one connected chain, but main-basin frontage and quiet-end frontage are different markets, and prices step down as you move from the main lakes to the quieter ends. Prairie Lake is the largest of the chain, and Lake Chetek itself touches downtown. Carter can pull recent chain sales by lake so you can see exactly how the six lakes price differently before you compare any two properties.

Can I boat all six lakes without loading a trailer?

Yes — the six lakes are all connected, about 3,800 surface acres with more than 120 miles of shoreline, dotted with islands and quiet bays. You can boat from a dock in town to a back bay without ever loading a trailer, and there is water here for cruising and for skiing on the bigger basins.

Is the Chetek Chain good fishing water?

It is top panfish water for the whole region — bluegill and crappie that fill freezers and fish frys, in summer and through the ice — plus a strong largemouth bass population that draws summer tournaments. One honest note from this guide: the chain is a shallow, productive system, so expect weed growth and algae seasons that deep, clear lakes don't have, and check the water at the specific bay in midsummer before you buy.

What should I check before buying a cabin on the chain?

Four things, from this guide's watch list. First, seasonal vs. year-round construction — insulation, heat, and winterized plumbing, especially on cabins that started as resort cabins. Second, city sewer vs. private septic — both exist around these lakes, so pull the records. Third, the water character at the dock. And fourth, any rental and resort history on the property, and the rules that come with it, if you plan to rent.

Which school district serves Chetek Chain addresses?

Chetek addresses are in the Chetek-Weyerhaeuser Area School District, and the city of Chetek provides the grocery, clinic, and contractor base for the chain. Confirm the school assignment for a specific address, and whether that property is on city sewer or private septic, before you buy.

How much are property taxes in Chetek?

In town, about $266 a month on a $250,000 home. Chetek's effective rate is $12.79 per $1,000 of full value on the 2025 levy, with the schools the biggest slice — and cabins out on the lakes usually sit in the surrounding towns, where there's no city levy at all. The Taxes & total cost section above breaks the whole bill down.

Chain facts: City of Chetek / wistravel.com and Barron County (sources on the closing page).



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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.