

CARTER BARSTAD

HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Chippewa Falls

Main-Street America on the Chippewa River.

A CHIPPEWA VALLEY CITY GUIDE

LEINENKUGEL'S SINCE 1867 · IRVINE PARK · CHIPPEWA COUNTY SEAT



~15 min
North of Eau Claire on Highway 53

1867
Leinenkugel's has brewed here since

~300 acres
Irvine Park — zoo, wooded drives, Christmas Village

County seat
The seat of Chippewa County

HOMETOWN REALTY GROUP

Carter Barstad · Hometown Realty Group · (715) 828-0039 · Carter@echtrg.com
WI License #97386-94

Why people love it here

- A downtown built along the Chippewa River, in a city that grew up as a lumber town — for a time its sawmill was billed as the largest under one roof in the world.
- The Jacob Leinenkugel Brewing Company has brewed here since 1867 — brewery tours are a rite of passage.
- Irvine Park: roughly 300 acres of wooded drives, a small zoo, picnic grounds, and the Christmas Village displays in winter.
- Two markets in one town: lumber-era homes with real character near downtown and the river, newer subdivisions on the south side toward Lake Hallie.



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

WHERE IT IS

Chippewa Falls in gold — about fifteen minutes north of Eau Claire on Highway 53, where the Chippewa River runs through downtown, with Lake Wissota just northeast.

Facts as reported by the City of Chippewa Falls and Chippewa Falls Main Street (sources on the closing page).

A lumber town that kept its soul

Chippewa Falls is the Chippewa County seat, about fifteen minutes north of Eau Claire on Highway 53, with a downtown built along the Chippewa River. Irvine Park, a roughly 300-acre city park, is the local landmark: wooded drives, a small zoo, picnic grounds, and Christmas Village displays in winter. The Northern Wisconsin State Fairgrounds sit at the edge of town.

The homes

Housing mixes older homes near downtown and the river — many of them lumber-era houses with real character — with newer subdivisions on the south side toward Lake Hallie and Eau Claire. Price any street against comparable Eau Claire homes street by street rather than assuming a discount.

What to watch for

- With the older stock, put the big-systems questions first: foundation, roof, electrical, and heating.
- Near the river, ask about flood history and insurance.
- In the newer areas, compare lot, builder, and commute the same way you would in Altoona.
- Tour both sides of town — the older core and the south-side subdivisions feel like two different markets.

Schools & services

Chippewa Falls addresses are served by the Chippewa Falls Area Unified School District — the same district that serves most Lake Hallie and Lake Wissota addresses. Confirm the assignment for any specific address before you buy.

Everyday life

- Main Street and the riverfront — local shops, dining, and the bridge views that define downtown.
- Irvine Park — zoo days, picnic grounds, wooded drives, and the Christmas Village in December.
- Leinenkugel's — the brewery, the Leinie Lodge, and a summer-shandy season that's practically a local holiday.
- Lake Wissota and Lake Hallie — big-water and live-here lake options minutes northeast and south. Each has its own guide in this set.

Who it fits — and the honest trade-offs

GOOD FIT IF…

You want a real Main Street and a river town's character — with the metro still fifteen minutes away.

THINK IT THROUGH IF…

You want to be inside Eau Claire's trail-and-downtown orbit daily. And with the older core, budget for the same big-systems inspection you'd give any lumber-era house.

Showing-day checklist

- Walk Main Street and the riverfront first.
- Drive through Irvine Park — it's the town's front yard.
- Compare the older core against the south-side subdivisions at the same price.
- Put foundation, roof, electrical, and heating first on older homes.
- Time the Highway 53 commute to Eau Claire at your real hour.

Good next step

Walk Main Street and the riverfront, drive through Irvine Park, then tour homes on both sides of town — the older core and the south-side subdivisions feel like two different markets. Carter can line them up back-to-back.

Carter’s Chippewa Falls sales

Guides are opinions; closings are proof. 4 of Carter's 55 career sales are in Chippewa Falls — $1,125,000 in closed volume from the MLS-verified record behind the numbers on the home page. Most recent first:

STREET	SOLD PRICE	SOLD DATE
1635 Wheaton	$325,000	Sep 15, 2025
102 Vine	$260,000	Feb 21, 2025
6474 194th	$235,000	Jun 14, 2024
11694 45th	$305,000	May 20, 2024

Taxes & total cost

The short version: About $286 a month on a $250,000 home — the city layer is the whole story, since the same school district out in the Town of Lafayette pays about $4 less per $1,000.

Start with the rate itself. For the City of Chippewa Falls, Chippewa County's 2025 tax roll puts the net mill rate at $13.70 per $1,000 of assessed value (0.013704644, Chippewa Falls Area Unified School District). A mill is simply $1 of tax for every $1,000 of value, so the math is not mysterious — what takes a minute to get used to is that the tax is figured on the assessor's value, not the sale price. That assessed value is supposed to track market value — the county put the city's assessment ratio at 99.32 for this roll, about as close to market as it gets — but on any given home it can still sit a little above or below what the home would actually sell for.

That one number is a bundle. The county treasurer publishes it as a combined net rate, not a split, and it is built from these levies:

- City of Chippewa Falls — streets, police and fire, parks including Irvine Park, and city services.
- Chippewa Falls Area Unified School District — the schools; the same district serves most of Lake Hallie and Lake Wissota.
- Chippewa County — county roads, courts, sheriff, and human services.
- Chippewa Valley Technical College — the technical college district levy.
- State forestry — the small state levy that rides on a Wisconsin bill.

The clearest way to see the biggest driver is to compare inside the same sheet: a home in the Town of Lafayette, in this same school district, is taxed at $9.76 per $1,000. The roughly $3.94 gap to the city's $13.70 is, in plain terms, the cost of city services — that municipal levy is what pushes a Chippewa Falls bill above its township neighbors.

Here is the worked example, on a $250,000 home. Step 1: treat $250,000 as the home's assessed value — that is the assumption in this example, stated out loud. Step 2: $250,000 ÷ 1,000 = 250, and 250 × $13.70 = about $3,430 a year. Step 3: $3,430 ÷ 12 = about $286 a month.

That is the gross figure, and the real check is smaller. Wisconsin's lottery and gaming credit — $155.38 for this school district on this roll, for a primary residence — and the first dollar credit are subtracted after the bill is calculated, so they come off the top of what you actually pay. Special charges and assessments are not in the rate at all, and your home's actual assessment may differ from this example price, which moves the bill up or down with it.

Against the next communities over, Chippewa Falls sits in the middle: more than the surrounding towns, less than the Village of Lake Hallie at $16.63 per $1,000 in the same school district. Budget the $286 a month as a line in the full equation — mortgage, plus taxes, plus insurance — because that total, not the mortgage alone, is what the house really costs each month.

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

Questions buyers ask about Chippewa Falls

How far is Chippewa Falls from Eau Claire?

About fifteen minutes north of Eau Claire on Highway 53 — Carter's take puts it at 15–20 minutes depending on where in town you are. Time the Highway 53 drive at your real commuting hour before you buy, not in the middle of a quiet afternoon.

Which school district serves Chippewa Falls?

Chippewa Falls addresses are served by the Chippewa Falls Area Unified School District — the same district that serves most Lake Hallie and Lake Wissota addresses. Confirm the assignment for any specific address before you buy.

What are the homes like in Chippewa Falls?

Two markets in one town. Near downtown and the river you get lumber-era homes with real character — Carter compares them to the Third Ward, that same character, just mixed in pockets throughout the city instead of one district. On the south side, toward Lake Hallie and Eau Claire, the stock turns to newer subdivisions. Tour both sides: they feel like two different markets.

What should I watch for in an older Chippewa Falls home?

Put the big-systems questions first: foundation, roof, electrical, and heating. Near the river, also ask about flood history and insurance. That is the same inspection mindset you would give any lumber-era house — budget for it up front rather than discovering it after closing.

What is Irvine Park?

Irvine Park is the local landmark: roughly 300 acres of wooded drives, a small zoo, picnic grounds, and the Christmas Village displays in winter. Drive through it on any showing day — this guide calls it the town's front yard, and it is a big part of everyday life here.

Has Carter sold homes in Chippewa Falls?

Yes. Four of Carter's 55 career sales are in Chippewa Falls — $1,125,000 in closed volume from the MLS-verified record listed on this page, most recently 1635 Wheaton at $325,000 in September 2025.

How much are property taxes in Chippewa Falls?

About $286 a month on a $250,000 home. The city's net rate is $13.70 per $1,000 of assessed value on the 2025 levy — the city layer is the whole story, since the same school district out in the Town of Lafayette pays about $4 less per $1,000. The Taxes & total cost section above breaks the whole bill down.

Facts as reported by the City of Chippewa Falls and Chippewa Falls Main Street (sources on the closing page).



Carter Barstad

Hometown Realty Group · WI License #97386-94



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

"Chippewa Falls is Eau Claire's original sister city — a classic, historic-feeling town. The cool old homes are very Third Ward, that same character, just mixed in pockets throughout the city instead of one district. Between Chippewa and Hallie you've got pretty much everything you need, and Eau Claire is only 15–20 minutes away depending on where you're at. Really, it's two different areas: the town itself, and then out toward Lake Wissota, where prices climb a lot the closer you get to the water."