CARTER BARSTAD

HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Third Ward

Lumber-baron streets. Front-porch living.

AN EAU CLAIRE NEIGHBORHOOD GUIDE

"The Third Ward is the most desired central neighborhood in the city — historic character, big lots, everything walkable." — Carter

NATIONAL REGISTER SINCE 1983 · WATER STREET · UW–EAU CLAIRE NEXT DOOR



$384,900
Median listing price — Oct 2026, the highest of the central neighborhoods

1870–1910
Period of historical significance — the lumber-boom decades

1983
Placed on the National Register of Historic Places

Lakeshore · DeLong · Memorial
Typical schools (ECASD) — verify by address

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Why people love it here

- This was the address of Eau Claire's lumber barons, bankers, and architects — and it still looks like it: substantial historic homes on long blocks, spacious lawns, tree-framed streets.
- Walk to everything: Water Street's restaurants and shops on one edge, UW–Eau Claire's arts and music next door, downtown about a ten-minute stroll.
- A recognized historic district on the National Register since 1983, with a period of significance of 1870–1910 — the lumber-boom decades, preserved.
- Formal dining rooms, fireplaces, maple floors, built-ins — the details people mean when they say "they don't build them like this anymore."



The Third Ward in gold — just south of downtown along Water Street, between the Chippewa River and UW–Eau Claire.

CARTER'S TAKE

"The Third Ward is the most desired central neighborhood in the city — historic character, big lots, everything walkable. Just know the entry math going in: you're either paying the high price for a finished one, or buying a fixer-upper and earning it."

In this guide

- Why people love it here
- Built on lumber money
- 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

Prices: Realtor.com Eau Claire market data, October 2026 (checked Oct 26, 2026). Neighborhood medians rest on small listing counts — orientation, not appraisal.

Built on lumber money

The Third Ward is one of Eau Claire's recognized historic districts. City preservation materials say it was among the local districts placed on the National Register of Historic Places in 1983, and its period of historical significance is listed as 1870–1910 — the lumber-boom decades.

This was the address of Eau Claire's most successful lumber barons, bankers, politicians, lawyers, doctors, and architects, and it shows: an abundance of substantial historic homes in the styles favored during the late nineteenth century. Historic survey material describes a residential area of frame, brick, and stucco homes on long blocks, with spacious lawns and tree-framed streets. It keeps a quaint, settled atmosphere despite the university next door.

The homes

Expect the architecture of the lumber era: larger Victorian-era and early-twentieth-century homes with ornate woodwork, high ceilings, formal dining rooms, and fireplaces, alongside smaller early-1900s houses on the side streets. Original details — maple floors, built-ins, corner and cornice boards — survive in many homes. Near the campus edges, some houses have been converted to student rentals over the years, so the mix on a given block can range from meticulously restored owner-occupied homes to rental properties.

What to watch for

- Roof, wiring (ask whether any knob-and-tube remains), plumbing, insulation, and foundation — on homes from 1870–1910, the systems matter as much as the woodwork.
- Windows: originals are character, but check condition and any prior preservation work.
- Whether the home is owner-occupied or has a rental history, and what the neighboring houses are.
- How the block changes between the school year and summer — visit during both if you can.
- Lot, parking, and garage situation; long blocks and older layouts vary a lot by address.

Schools & services

Public schools are in the Eau Claire Area School District. Most Third Ward addresses are assigned to Lakeshore Elementary, DeLong Middle School, and Memorial High School. Attendance areas do change — confirm the assignment for any specific address with the district before you buy.

Parks, trails & everyday life

- Putnam Park and the Putnam Trail — the trail begins in this neighborhood and links the Third Ward to the university, the Chippewa River, and the wider trail system.
- Demmler Park — a neighborhood park for everyday green space.
- The river — walking paths and fishing spots along the Chippewa River at the neighborhood's edge.
- Walkable everything — UW–Eau Claire events, Water Street dining, and downtown's food, drink, and music scene are all within an easy walk.

The market, honestly

The Third Ward posted the highest median listing price of Eau Claire's central neighborhoods in October 2026: $384,900, on just 12 homes for sale that month. Small counts mean one restored showpiece — or one fixer — can move the median fast; street-by-street comps matter more here than anywhere in the city.

Who it fits — and the honest trade-offs

GOOD FIT IF…

You love historic architecture, want to walk to the university, Water Street, and downtown, and would rather own a piece of the city's history than a newer build. Faculty, health-care professionals, and entertainers land here.

THINK IT THROUGH IF…

You need modern systems throughout or a quiet, all-owner-occupied street. Homes of this era need careful inspection, exterior changes can involve preservation review, and blocks nearer campus carry student energy.

Showing-day checklist

- Ask about knob-and-tube wiring, plumbing, and insulation — systems first.
- Visit in the school year and in summer — the blocks change.
- Walk the Putnam Trail and Water Street from the front door.
- Check original windows and any preservation-review history.
- Compare lot, parking, and garage setups address by address.
- Confirm owner-occupied vs. rental history on the home and its neighbors.

Good next step

Drive the area at different times, walk a few blocks, walk the Putnam Trail, and compare the condition and layout of individual homes rather than relying on a neighborhood label alone. Carter can line up Third Ward showings back-to-back so the differences in condition and updates are easy to see.

Carter's Eau Claire sales

Guides are opinions; closings are proof. Carter's production record is kept by city, not by neighborhood — and 28 of his 55 career sales are in Eau Claire, the Third Ward's city — $8,278,650 in closed volume, from his MLS Agent Production & Inventory Report (the same record behind the numbers on the home page). Most recent first:

STREET	SOLD PRICE	SOLD DATE
3622 Damon	$265,000	Aug 28, 2026
Drier Road	$339,900	Jul 1, 2026
1208 State	$315,000	Jun 30, 2026
7th Street	$172,000	Jun 25, 2026
1722 Mitchell	$310,000	Jun 8, 2026
1720 South	$314,900	Jun 8, 2026
2208 Menomonie	$475,000	Feb 27, 2026
1433 Highland	$270,000	Dec 9, 2025
2719 Ellis	$299,900	Sep 22, 2025
1905 Skeels	$374,900	Sep 15, 2025

1528 Bellevue	$210,000	Jul 24, 2025
3403 Lever #B	$252,000	Jul 14, 2025
209 Truman	$245,000	Mar 31, 2025
3218 Glenhaven	$285,350	Nov 22, 2024
435 Vine	$280,000	Nov 20, 2024
524 MacArthur	$355,000	Nov 15, 2024
1208 State	$260,000	Sep 30, 2024
8435 Rambil	$330,000	Sep 3, 2024
4408 Birch Hills	$525,000	Aug 23, 2024
2818 7th	$247,000	Aug 1, 2024
2719 Ellis	$280,000	Jul 26, 2024
1009 Emery #1-2	$255,000	Mar 8, 2024
3952 Boardwalk	$160,000	Dec 21, 2023
3415 Hallie	$148,900	Oct 23, 2023
County Highway W	$730,000	Oct 3, 2023
1212 Folsom	$238,900	Aug 31, 2023
1732 Coolidge	$184,900	May 4, 2023
3410 Rudolph	$155,000	May 2, 2023

Taxes & total cost

The short version: About $657 a month on a median-priced Third Ward home — not a higher rate, since Eau Claire's is citywide, just higher home values doing exactly what you'd expect to the tax line.

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 Eau Claire in the Eau Claire Area School District carried a net rate of $20.47 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 $20.47 a year for each $1,000 the assessor says your home is worth. That last part matters: 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 the city's 2025 assessment ratio at 0.7645 — assessed values running at roughly three-quarters of market value — so a home's tax value can sit well under its sale price.

Open a 2025 city tax bill and that $20.47 splits four ways:

- City of Eau Claire — 8.44 mills, about 41% of the bill. The largest single slice: the city levy that pays for streets, police and fire, parks, and the rest of city services.
- Eau Claire Area School District — 7.83 mills, about 38%. The schools are the close second.
- Eau Claire County — 3.37 mills, about 16%. County roads, courts, and county services.
- Chippewa Valley Technical College — 0.84 mills, about 4%. The smallest line on the bill.

There is no separate state line of any size on the 2025 bill — those four levies are the whole rate. The city levy is the biggest single driver of the bill, with the school district right behind it, so when either of those two budgets moves,

your tax bill moves with it.

Here is the math, run step by step on this guide's example price. The example treats the price as the home's assessed value, just to keep the math clean:

1. Step 1 — the value: the Third Ward's median listing price from this guide, $384,900, treated as the assessed value.
2. Step 2 — the annual tax: $384,900 ÷ 1,000 = 384.9; 384.9 × $20.47 = about $7,879 a year, call it $7,880.
3. Step 3 — the monthly tax: $7,880 ÷ 12 = about $657 a month.

What that estimate leaves out: Wisconsin then knocks two credits off after the bill is calculated, so the check you actually write is smaller than the gross figure above: the lottery and gaming credit ($194.74 for a primary home in the Eau Claire district in 2025) and the first dollar credit ($64.91) take roughly $260 off a qualifying home's bill. Special charges and assessments are not in the rate at all — they ride on top of it, parcel by parcel. And your home's actual assessment will differ from the example price, in either direction.

The Third Ward does not pay a higher rate than anywhere else in Eau Claire — the $20.47 is citywide, set by the city and the school district. The Ward's tax bills run higher because its homes are worth more: at the same rate, Eastside Hill's $283,000 median bills about $5,790 a year, so the Ward's premium shows up in the tax line as roughly $174 more a month. A restored showpiece will be assessed like one, too. On a median Third Ward home, plan on about $657 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

What do homes cost in the Third Ward?

The Third Ward posted the highest median listing price of Eau Claire's central neighborhoods in October 2026: $384,900, on just 12 homes for sale that month. Small counts mean one restored showpiece — or one fixer — can move the median fast, so street-by-street comps matter more here than anywhere in the city. Source: Realtor.com Eau Claire market data, Oct 2026.

Is the Third Ward a protected historic district?

Yes. City preservation materials say the Third Ward was among the local districts placed on the National Register of Historic Places in 1983, and its period of historical significance is listed as 1870–1910 — the lumber-boom decades. Exterior changes can involve preservation review, so check before planning exterior work.

Which schools serve the Third Ward?

Public schools are in the Eau Claire Area School District. Most Third Ward addresses are assigned to Lakeshore Elementary, DeLong Middle School, and Memorial High School. Attendance areas do change — confirm the assignment for any specific address with the district before you buy.

What should I check first in an 1870–1910 home?

The systems: roof, wiring (ask whether any knob-and-tube remains), plumbing, insulation, and foundation — on homes from 1870–1910, the systems matter as much as the woodwork. Also check original windows and any prior preservation work, the lot and garage situation, and whether the home is owner-occupied or has a rental history.

What's within walking distance?

Nearly everything: Water Street's restaurants and shops on one edge, UW–Eau Claire's arts and music next door, and downtown about a ten-minute stroll. Putnam Park and the Putnam Trail begin in the neighborhood, Demmler Park is the everyday green space, and the Chippewa River's walking paths and fishing spots sit at the neighborhood's edge.

Does the university change the feel of the neighborhood?

On some blocks, yes. Near the campus edges, some houses have been converted to student rentals over the years, so a given block can range from meticulously restored owner-occupied homes to rental properties. Carter's advice: visit during the school year and in summer — the blocks change — and check what the neighboring houses are.

How much are property taxes in the Third Ward?

About $657 a month on a median-priced Third Ward home ($384,900). The rate is Eau Claire's citywide net $20.47 per $1,000 of assessed value on the 2025 levy — not a higher rate, just higher home values doing exactly what you'd expect to the tax line. The Taxes & total cost section above breaks the whole bill down.

Prices: Realtor.com Eau Claire market data, October 2026 (checked Oct 26, 2026). Neighborhood medians rest on small listing counts — orientation, not appraisal. Historic district facts: City of Eau Claire Historic Preservation; National Park Service — Third Ward Historic District survey.



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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.