CARTER BARSTAD

HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

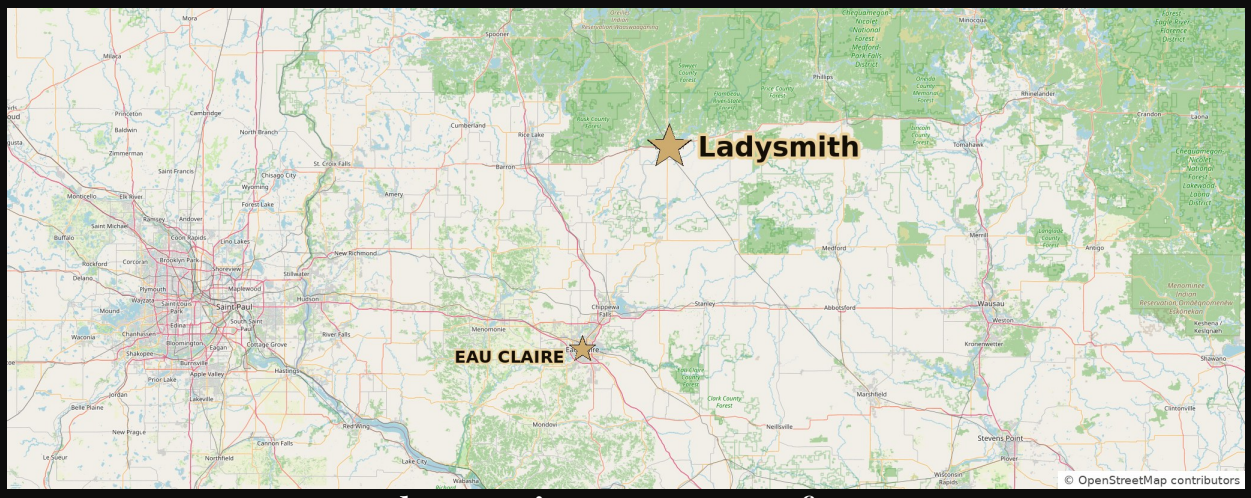
Ladysmith & the Flambeau River

River town. Cabin country. Real prices.

AN EXPANDED LAKE-COUNTRY GUIDE · RUSK COUNTY

"When Chippewa Valley buyers ask me where "up north" starts without the up-north price tag, this is the country I point them to." — Carter

RUSK COUNTY SEAT · THE FLAMBEAU RIVER · CARTER'S NORTHERN ANCHOR



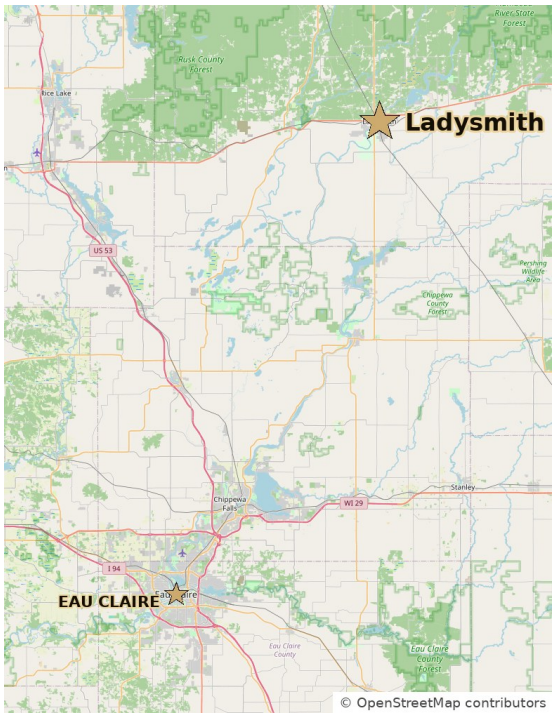
~3,200	~1 hr 15 min	4 of 55	1900
Residents — the Rusk County seat	Northeast of Eau Claire	Of Carter's career sales are in the Ladysmith ZIP (54848)	Renamed Ladysmith (founded as Flambeau Falls)

HOMETOWN REALTY GROUP

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

Why people love it here

- Carter's northern anchor: his family has a cabin near here, the Ladysmith ZIP (54848) is in his service area, and four of his 55 career sales are in this country.
- The only city on the main fork of the Flambeau River — Rusk County calls itself a paddler's paradise, and the river bends through town past a string of riverfront parks.
- A town that grew up on timber: founded in the late 1800s as the logging settlement of Flambeau Falls on the Soo Line Railroad, renamed Ladysmith in 1900, and rebuilt with determination after a major tornado in 2002.
- Two markets, both honest: character homes in town at prices long gone from the Chippewa Valley, and cabins on the Flambeau and the county's small lakes.



Ladysmith in gold — on US-8 and Highway 27 where the Flambeau River bends through town, about an hour and fifteen minutes northeast of Eau Claire.

CARTER'S TAKE

"Ladysmith is my northern anchor — my family has a cabin up here, and four of my 55 sales are in the 54848 ZIP. When Chippewa Valley buyers ask me where "up north" starts without the up-north price tag, this is the country I point them to."

In this guide

- Why people love it here
- The homes
- The homes & cabins
- What to watch for
- Schools & services
- On the water
- On the water & everyday life
- Who it fits
- Showing-day checklist
- Good next step
- Taxes & total cost
- Questions buyers ask about Ladysmith

Town facts: City of Ladysmith / Wikivoyage (source below); sales count from Carter's MLS record.

Flambeau Falls to Ladysmith

Ladysmith is the Rusk County seat, a city of roughly 3,200, and the only city on the main fork of the Flambeau River, which bends through town past a string of riverfront parks. Memorial Park anchors the riverfront in town.

The town grew up on timber: founded in the late 1800s as the logging settlement of Flambeau Falls on the Soo Line Railroad, renamed Ladysmith in 1900, and rebuilt with determination after a major tornado in 2002. The Flambeau itself is the draw — the river's mix of flowages and free-flowing stretches, plus the county's scatter of smaller lakes, is the vacation country this guide covers. The Flambeau River State Forest protects a long stretch of river country to the northeast, and smaller lakes — the kind with a dozen cabins, not a hundred — dot the county around towns like Tony, Glen Flora, and Weyerhaeuser.

The homes & cabins

Two markets live here. In town: affordable, character-filled homes on Ladysmith's grid — logging-era and mid-century stock at prices long gone from the Chippewa Valley. Out of town: cabins and homes on the Flambeau River and the county's small lakes, plus rural acreage with woods and water nearby. River frontage and lake frontage behave differently here — the river gives you moving water, paddling from your dock, and dam-managed stretches; the small lakes give you quiet and privacy.

What to watch for

- River frontage vs. lake frontage — current, water levels, and dock rules differ.
- Well and septic records, and internet options — they vary a lot outside town.
- Which school district the rural address actually sits in (Ladysmith, Flambeau, Bruce, and others divide the county).
- Flood history on river lots and any dam-managed stretch effects.
- Winter access and road maintenance for cabin-country properties.

Schools & services

In-town addresses are in the Ladysmith School District; rural addresses divide among the Flambeau, Bruce, and other Rusk County districts — confirm per property. Ladysmith provides the county's grocery, clinic, hospital, and contractor base.

On the water & everyday life

- The Flambeau River: canoeing and kayaking stretches from gentle flowage to riffles, fishing for musky, walleye, bass, and sturgeon-season tradition.
- Northland Mardi Gras each July — a festival dating to 1937 that closes with the Venetian Night Parade of lighted boats on the river.
- Memorial Park and the riverfront parks in town, plus the Rusk County Historical Society Museum for the logging, farming, and railroad story of the county.
- Flambeau River State Forest country upriver: trails, rustic campsites, and public land for hunting, ATV, and snowmobile seasons.
- Small-lake cabin life across Rusk County — quiet water, modest prices, and four-season use for families who hunt and fish as much as they boat.

Who it fits — and the honest trade-offs

GOOD FIT IF…

Your up-north means a river town with real history, a cabin that gets used in deer season as much as boat season, and prices that still make sense — with a realtor who actually works this country.

THINK IT THROUGH IF…

Distance and services. At an hour and fifteen out, this is weekend-and-cabin rhythm for most Valley families, and rural properties mean well, septic, and internet homework that in-town homes don't.

Showing-day checklist

- Decide river vs. small lake first — they're different ownership experiences.
- Ask flood history on river frontage.
- Confirm winter access and road maintenance.
- Pull well and septic records; test internet options at the property.
- Walk Memorial Park and the riverfront in town.
- Confirm the school district for the exact rural address.

Good next step

Spend a day the local way: Memorial Park and the riverfront in the morning, a river-front cabin and a small-lake cabin in the afternoon. Carter works this country himself — cabin included — and can tell you which stretches of river and which lakes see listings first.

Carter's Ladysmith sales

Guides are opinions; closings are proof. 4 of Carter's 55 career sales are in Ladysmith — $963,500 in closed volume from the MLS-verified record behind the numbers on the home page. Most recent first:

STREET	SOLD PRICE	SOLD DATE
N5353 Thornapple	$320,000	Sep 16, 2026
N5353 Thornapple	$335,000	Sep 9, 2024
401 Menasha	$214,000	Sep 4, 2024
826 4th	$94,500	Nov 23, 2022

Taxes & total cost

The short version: About $375 a month on a $250,000 home — the schools are the biggest slice, and the rest is a county seat's worth of services spread over a small city tax base.

In the City of Ladysmith, the 2025 levy (collected in 2026) works out to an effective rate of $18.01 per $1,000 of value, after the state school levy credit — the highest of the northern communities in this guide series. 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. The tax is figured on the

assessor's value, not the sale price, and Ladysmith assessments currently sit at only about 59% of full market value. That is why the Rusk County Treasurer's sheet puts the city's 2025 net mill rate at $30.76 per $1,000 of assessed value: two yardsticks, same bill. An individual home's assessment 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:

- Ladysmith School District — $6.06
- City of Ladysmith — $5.56
- Rusk County — $4.06
- Tax increment districts — $3.46
- Northwood Technical College — $0.19

That is a gross rate of $19.33; the state's school levy credit trims $1.33, leaving the $18.01 effective rate. The school district is the biggest single driver, the city runs a close second, and the increment-district slice is unusually large here.

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 × $18.01 = $4,502.50, or about $4,500 a year. Step 3 — that works out to about $375 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; in the Ladysmith district those two credits were worth about $266 combined on the 2025 bill, so the amount actually due runs smaller. Special charges are not in the rate either. And the river and small-lake properties outside the city sit in the surrounding towns and school districts, whose rates on the county sheet run well below the city's — an in-town Ladysmith bill is not the number to apply out on the Flambeau.

Why the high rate? A county seat's worth of services — the clinic, the hospital, the grocery and contractor base the whole county uses — is spread over a small city tax base. Budget the tax as a monthly line next to the mortgage and insurance: on the example above, roughly $375 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 buyers ask about Ladysmith

What is the difference between river frontage and small-lake frontage here?

They are different ownership experiences. The river gives you moving water, paddling from your dock, and dam-managed stretches; the county's small lakes give you quiet and privacy. Current, water levels, and dock rules differ too, so decide river versus small lake first, before you tour.

Which school district will my kids be in?

It depends on the exact address. In-town addresses are in the Ladysmith School District, while rural addresses divide among the Flambeau, Bruce, and other Rusk County districts. Confirm the district for the specific property before you buy.

What should I watch for on a river lot?

Ask the flood history on any river frontage, and ask about any dam-managed stretch effects. River frontage and lake frontage behave differently here — current, water levels, and dock rules are not the same — and well and septic records matter on rural lots as well.

Does Carter actually work this area?

Yes. Ladysmith is Carter's northern anchor: his family has a cabin near here, the Ladysmith ZIP (54848) is in his service area, and 4 of his 55 career sales are in this ZIP. His Ladysmith closings are listed in this guide, most recent first.

What is Northland Mardi Gras?

It is Ladysmith's July festival, dating to 1937, and it closes with the Venetian Night Parade of lighted boats on the river. It is a good window into everyday life here — Memorial Park and the string of riverfront parks are the town's front porch.

How far is Ladysmith from Eau Claire?

About an hour and fifteen minutes northeast. For most Chippewa Valley families that makes this weekend-and-cabin rhythm rather than a daily commute — which is part of why character homes in town and cabins outside it still sit at prices long gone from the Chippewa Valley.

How much are property taxes in Ladysmith?

About $375 a month on a $250,000 home in town. Ladysmith's effective rate is $18.01 per $1,000 of full value on the 2025 levy, the schools are the biggest slice, and the rest is a county seat's worth of services spread over a small city tax base. The Taxes & total cost section above breaks the whole bill down.

Town facts: City of Ladysmith / Wikivoyage (source below); sales count from Carter's MLS record.



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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.