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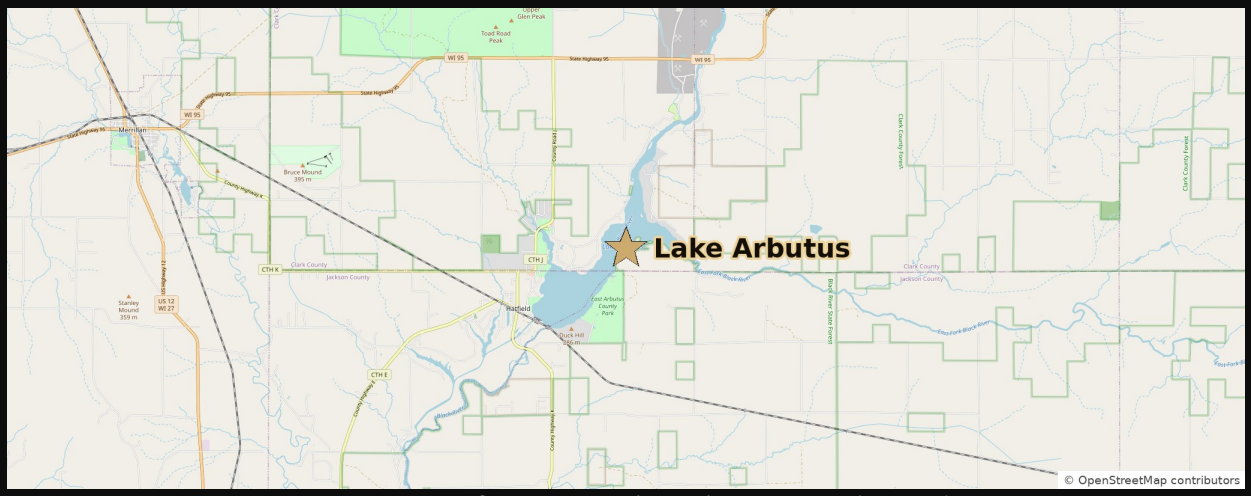
HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Lake Arbutus

A 774-acre flowage with sand beaches, tucked into the pines at Hatfield.

A LAKE COUNTRY GUIDE

BLACK RIVER FLOWAGE · CLARK & JACKSON COUNTIES · HATFIELD



774 acres
WI DNR — Clark & Jackson counties

50 ft
Maximum depth (WI DNR)

6 landings · 2 beaches
Public access (WI DNR)

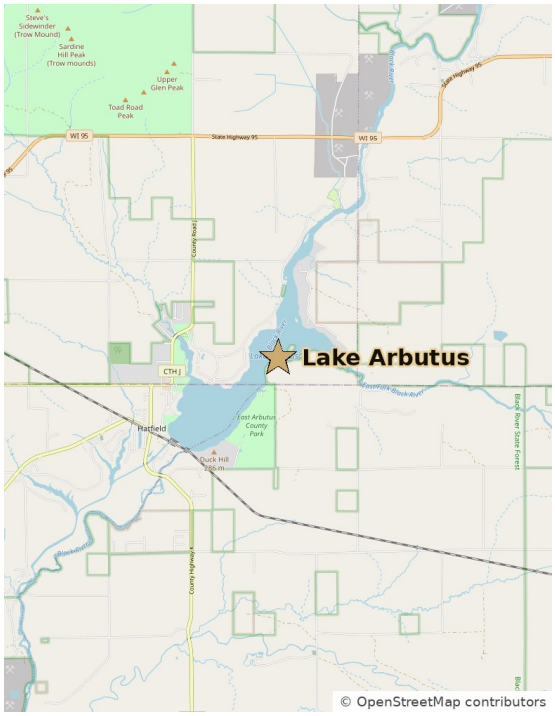
15 min
North of Black River Falls

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Why people love it here

- Sand beaches on a flowage — two of them, per the DNR — plus six public boat landings, which is a lot of access for 774 acres.
- A real fishery: musky, walleye, both bass, northern pike, and panfish on the DNR's list.
- Pine-country setting: the lake sits where farm country turns to forest, and the shoreline feels like up north without the up-north drive.
- Hatfield does lake life the old way — supper-club country, resort cabins, and a town that knows its lake.



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

WHERE IT IS

Lake Arbutus in gold — a Black River flowage at Hatfield, between Neillsville and Black River Falls.

In this guide

- Why people love it here
- The Black River, widened
- The homes
- The homes & cabins
- What to watch for
- On the water
- The market, honestly
- Who it fits
- Showing-day checklist
- Good next step
- Taxes & total cost
- Questions cabin buyers ask

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

The Black River, widened

Lake Arbutus is the Black River held wide — a flowage created where the river meets the dam at Hatfield, in the pine-and-sand country between Neillsville and Black River Falls. Generations of central-Wisconsin families have summered here; the Lake Arbutus Association keeps the tradition organized, from water quality to the social

calendar.

For buyers, Arbutus is the Black River Falls area's lake — the water that pairs with the state forest, Wazee Lake's deep quarry water, and Jackson County's recreational land.

The homes & cabins

Classic lake-country stock: resort-era cabins, updated cottages, and year-round homes mixed around the shore, with the village of Hatfield at the lake's south end for basics. As a flowage, frontage ranges from sandy and swimmable to quiet back-bays — walk the lot, don't trust the listing adjective.

What to watch for

- Flowage water levels move with dam operations and season — ask about dock and shoreline history at the lot.
- Septic and well records on older cabins — pull them from the county.
- Which county a property sits in (Clark vs. Jackson) — taxes, zoning, and services differ.
- Winter access and plowing on the shore roads.

Schools & services

Shore addresses are served by the Black River Falls and Neillsville school districts depending on location. Confirm the assignment for any specific address with the district before you buy.

On the water

- Two public beaches and six landings (WI DNR) — swimming and launching are easy here.
- Musky and walleye water with a local association that stocks, monitors, and advocates.
- Hatfield for basics; Black River Falls 15 minutes south for the full run of services.
- Black River State Forest and Wazee Lake are the lake's next-door neighbors for land days.

The market, honestly

Arbutus trades as central-Wisconsin lake property — a step below the northwest trophy lakes on price, with the flowage caveat priced in. The value is real: 774 acres, beaches, and a fishery, an hour from Eau Claire. Carter can pull recent Arbutus sales plus the Black River Falls land market so you see the whole picture.

Who it fits — and the honest trade-offs

GOOD FIT IF…

Cabin buyers who want beaches and a fishery without trophy-lake prices, and Black River Falls buyers who want water with their woods.

THINK IT THROUGH IF…

Flowage water is river water — levels and clarity move with weather and dam operations. If you need spring-fed stillness, pay for a seepage lake instead.

Showing-day checklist

- Ask about water-level history at the exact lot.
- Walk the frontage: sand, muck, or rock?
- Pull septic and well records.
- Check winter access and plowing.
- Confirm the county — and the school district — for the address.

Good next step

Tour Arbutus with the Black River Falls guide in hand — most buyers here are choosing a lake-and-land combination. Carter can run both markets in one trip.

Taxes & total cost

The short version: On Arbutus, the county line decides the bill — two cabins at the same price can pay noticeably different taxes. The worked example below uses the Jackson County side: about $375 a month on a $250,000 property.

Arbutus has no single tax rate, and any guide that gives you one is guessing. The lake sits on the Jackson–Clark county line, so shore properties sit in either county — and, as this guide's FAQ says, taxes differ between them. Start on the Jackson County side, at Hatfield, the lake's south-end community in the Town of Komensky. On Jackson County's published 2025 mill rates, a Komensky parcel in the Black River Falls school district pays a net rate of $18.02 per $1,000 of assessed value. A mill is simple math: $1 of tax for every $1,000 of value — figured on the assessor's value, not the sale price. Assessed value is supposed to track market value but can sit above or below it; the county sheet puts Komensky's assessment level at about 60% of market value, so here the gap between the two numbers can be wide.

Where the dollar goes on the Clark County side, in the Town of Dewhurst — which holds the lake's northern half — the Wisconsin Department of Revenue's 2025 Statement of Taxes splits Dewhurst's total levy like this:

- Clark County — about 47% of the total, the largest single piece
- School districts — about 44% combined (the Neillsville district covers most of the town; the Black River Falls district a small piece — which one taxes your parcel depends on where it sits)
- Technical colleges (Chippewa Valley and Western) — about 5%
- Town of Dewhurst — about 5%

So on the Clark side the county levy is the biggest driver, just ahead of the schools — and everywhere around this lake, the school district line is the swing factor: in Komensky alone, a Black River Falls district parcel pays $18.02 per $1,000 while a Blair-Taylor district parcel pays $21.07.

Run the Jackson-side example on a $250,000 property. This example treats the price as the property's assessed value, just to keep the math clean. Step 1: the value is $250,000. Step 2: $250,000 ÷ 1,000 × $18.02 = about $4,510 a year. Step 3: $4,510 ÷ 12 = about $375 a month. A Clark-side property will come out different — different county, different town, possibly a different school district.

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. 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.

The lesson is the one this guide repeats: on Arbutus, two cabins at the same price can carry noticeably different tax bills because of which side of an invisible line they sit on. Confirm the county and the school district for the specific address before you buy — then budget roughly $375 a month for taxes on a Jackson-side property like the example, alongside your mortgage payment and insurance.

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

Questions cabin buyers ask

How big is Lake Arbutus?

774 acres, with a maximum depth of 50 feet, per the Wisconsin DNR. It is a flowage of the Black River at Hatfield, in Clark and Jackson counties, in the pine-and-sand country between Neillsville and Black River Falls.

How much public access does the lake have?

A lot for its size: six public boat landings and two public beaches, per the DNR. Swimming and launching are easy here, and generations of central-Wisconsin families have summered on this water — the Lake Arbutus Association keeps that tradition organized, from water quality to the social calendar.

What does it mean that Arbutus is a flowage?

It is river water held wide behind the dam at Hatfield, so water levels move with dam operations and season, and clarity moves with weather and dam operations. Ask about water-level history and dock and shoreline history at the exact lot. If you need spring-fed stillness, a seepage lake is the better buy — pay for one knowingly instead.

Which county — and which school district — is a property in?

Shore properties sit in either Clark or Jackson County, and taxes, zoning, and services differ between them. School assignments split between the Black River Falls and Neillsville school districts depending on location. Confirm both the county and the district for the specific address before you buy.

What fish are in Lake Arbutus?

It is a real fishery: musky, walleye, both bass, northern pike, and panfish are on the DNR's list, and the local association stocks, monitors, and advocates for the lake.

Where do I go for services?

Hatfield, at the lake's south end, covers basics. Black River Falls, 15 minutes south, has the full run of services. And the lake's next-door neighbors — Black River State Forest and Wazee Lake — cover the land days when you are not on the water.

How much are property taxes in Lake Arbutus?

It depends which county your shore sits in — the county line decides the bill, and two cabins at the same price can pay noticeably different taxes. On the Jackson County side, the worked example runs about $375 a month on a $250,000 property at the Town of Komensky's net rate of $18.02 per $1,000 of assessed value on the 2025 levy; no published net rate exists for the Clark County side, so that shore's bill is broken out by levy shares instead. 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.