CARTER BARSTAD

HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Lake Wissota

Big water, fifteen minutes from town.

AN EXPANDED LAKE GUIDE · CHIPPEWA COUNTY

6,148 ACRES · SEVEN LANDINGS · A STATE PARK FOR A NEIGHBOR



6,148 acres
Surface area (Wisconsin DNR) — the valley's big lake

~64 ft
Maximum depth

7
Public boat landings

1,062 acres
Lake Wissota State Park, on the northeast shore

HOMETOWN REALTY GROUP

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

Why people love it here

- The Chippewa Valley's big water: a 6,148-acre flowage on the Chippewa River, about 64 feet deep at its max, with seven public boat landings and room to actually run a boat.
- A serious multi-species fishery — the DNR lists musky, panfish, largemouth and smallmouth bass, northern pike, walleye, sturgeon, and catfish — fifteen minutes from town.
- Lake Wissota State Park on the northeast shore: 1,062 acres with a swimming beach, camping, and about 17 miles of trails — a state park as your neighbor.
- Not one uniform lake: the main basin fishes and feels different from the quieter Yellow River and upper Chippewa arms. Picking your water is the first decision.



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

WHERE IT IS

Lake Wissota in gold — a Chippewa River flowage northeast of Chippewa Falls, about twenty minutes from Eau Claire.

In this guide

- Why people love it here
- A working flowage with a state park attached
- 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

Lake facts: Wisconsin DNR lake pages and Lake Wissota State Park (sources below).

A working flowage with a state park attached

The lake is man-made. The Wissota hydroelectric project, built beginning in 1915 and closed in 1917, raised water levels about 57 feet; the name itself blends Wisconsin and Minnesota, for the Wisconsin-Minnesota power company behind it.

Wissota spreads across the Chippewa River northeast of Chippewa Falls, roughly twenty minutes from Eau Claire on the Highway 53 and Highway 29 corridors. The main lake near the dam fishes and feels different from the quieter river arms and bays — the Yellow River and the upper Chippewa arms — and where a home sits on that map is the first decision to make. The Old Abe State Trail runs from Chippewa Falls toward Cornell, for paved biking right off the lake area.

The homes & cabins

Expect the full lake-property spectrum: older seasonal cabins that have been winterized over the years, year-round lake homes, and newer builds on the main-lake points. Because the flowage is big, frontage ranges from sandy main-lake shore to marshy back bays, and prices follow that difference more than square footage. Off-water homes in the surrounding towns of Lafayette and Anson trade at a clear discount to frontage and still put a landing minutes away.

What to watch for

- Which water you are actually on — main basin, bay, or river arm — and the depth and bottom at the dock.
- Shoreline erosion and any riprap or shoreline permits, especially on wind-exposed points.
- Septic system age, type, and compliance records; well water test results.
- Dock and lift: what conveys, what the flowage's water-level pattern does to it in a dry year, and any slow-no-wake frontage rules.
- Year-round access: driveway grade, who plows the road, and how the property handles spring ice-out.

Schools & services

Lake Wissota addresses sit mainly in the Chippewa Falls Area Unified School District, with some eastern-shore addresses in neighboring districts — confirm the assignment for any specific home. Most lake homes run on private well and septic, and Chippewa Falls is the service hub for groceries, medical care, and contractors.

On the water & everyday life

- Full-recreation boating — waterskiing, tubing, and cruising water that smaller area lakes cannot offer, with slow-no-wake zones in the bays.
- Serious fishing: spring and fall walleye runs in the river arms, musky in the fall, smallmouth along the shorelines, and crappie and bluegill for family fishing.
- Lake Wissota State Park — a 285-foot swimming beach, boat launch, fishing pier, campground, and about 17 miles of trails, plus groomed winter trails.
- Chippewa Falls for groceries, the Leinenkugel brewery, Irvine Park, and Main Street dining — close enough for a weeknight, so full-time living works here.

Who it fits — and the honest trade-offs

GOOD FIT IF…

You want real big-water recreation — a ski boat, a musky habit, sunset cruises — without giving up a short commute to Chippewa Falls or Eau Claire. This is the vacation-lake feel at a primary-home distance.

THINK IT THROUGH IF…

You want glassy quiet. The main basin is busy on summer weekends, and as a working hydroelectric flowage, water levels and current are managed, not natural — docks, lifts, and shoreline have to be planned around that.

Showing-day checklist

- Name your water first: main basin, bay, or river arm.
- Ask what the water-level pattern does to the dock in a dry year.
- Check depth and bottom at the dock, and shoreline erosion on points.
- Confirm year-round access: road plowing and driveway grade.
- Tour one property of each water type before deciding.

Good next step

Pick your water first — main lake, bay, or river arm — then tour one property of each type so the differences in depth, traffic, and price are concrete. Carter can line up Wissota showings back-to-back and flag the shoreline and septic questions to ask on each.

Carter's Chippewa Falls sales

Guides are opinions; closings are proof — with one honest caveat. Carter's MLS production record doesn't break Lake Wissota addresses out separately; the lake's market runs through Chippewa Falls, the service hub this guide names. His Chippewa Falls closings, from the same MLS Agent Production & Inventory Report 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: Big water at a town tax rate — about $203 a month on a $250,000 home, because there's no city or village levy stacked on top. The full breakdown's below if you want the guts of it.

Lake Wissota has no single tax rate, because the lake is not a municipality — its shores sit in towns, mainly the Town of Lafayette, with Anson on the other side of the water. Rates vary by town around the lake, so read this as the primary

town's rate, not the whole lake's. For Lafayette homes in the Chippewa Falls Area Unified School District, Chippewa County's 2025 tax roll puts the net mill rate at $9.76 per $1,000 of assessed value (0.009761735). A mill is $1 of tax per $1,000 of value, and the tax is figured on the assessor's value — supposed to track market value, but able to sit above or below what a home actually sells for. The county put Lafayette's assessment ratio at 89.61 for this roll.

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

- Town of Lafayette — town roads and basic town services; a township levy, with no city or village layer on top.
- Chippewa Falls Area Unified School District — the schools for most lake addresses; some eastern-shore homes fall in neighboring districts.
- 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 biggest driver here is what is missing: there is no municipal levy doing the lifting you see in the city. The same sheet taxes a City of Chippewa Falls home in this same school district at $13.70 per $1,000 — the schools and county are shared, so that gap is the city layer Lafayette homes do not carry.

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 × $9.76 = about $2,440 a year. Step 3: $2,440 ÷ 12 = about $203 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. Special charges and assessments are not in the rate, and most lake homes here run on private well and septic, as this guide notes, so there is no municipal utility layer hiding in it either. Your home's actual assessment may differ from this example price — and on lake frontage, assessments deserve a close look, because frontage value is a big part of what the assessor is pricing.

Against the next communities, that township rate is the quiet bargain of this lake: big water at a town tax rate. Budget the $203 a month inside the full equation — mortgage, plus taxes, plus insurance — and remember to confirm the town and school district for the specific shore you are buying on, because both can change the number.

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

Questions buyers ask

How big is Lake Wissota?

It’s the Chippewa Valley’s big water: a 6,148-acre flowage on the Chippewa River, about 64 feet deep at its maximum, with seven public boat landings and room to actually run a boat. Lake Wissota State Park adds 1,062 acres on the northeast shore. Source: Wisconsin DNR.

Is Lake Wissota man-made?

Yes. The Wissota hydroelectric project, built beginning in 1915 and closed in 1917, raised water levels about 57 feet; the name itself blends Wisconsin and Minnesota, for the Wisconsin-Minnesota power company behind it. As a working hydroelectric flowage, water levels and current are managed, not natural — docks, lifts, and shoreline have to be planned around that.

Did Jack Dawson really ice fish on Lake Wissota?

That's Carter's favorite piece of Chippewa Falls trivia: in Titanic, Jack Dawson — a Chippewa Falls kid — tells how he and his dad used to ice fish on Lake Wissota, and how he fell through the ice. Great story. Only problem is the lake didn't exist yet: Wissota wasn't made until 1917, five years after the Titanic sank.

Which school district serves Lake Wissota?

Lake Wissota addresses sit mainly in the Chippewa Falls Area Unified School District, with some eastern-shore addresses in neighboring districts — confirm the assignment for any specific home before you buy.

What should I check at the dock and shoreline?

Start with which water you are actually on — main basin, bay, or river arm — and the depth and bottom at the dock. Then shoreline erosion and any riprap or shoreline permits, especially on wind-exposed points; what the flowage's water-level pattern does to the dock and lift in a dry year; what dock and lift equipment conveys; and any slow-no-wake frontage rules.

What about well and septic?

Most lake homes run on private well and septic, so ask for the septic system's age, type, and compliance records, plus well water test results. Chippewa Falls is the service hub for groceries, medical care, and contractors — close enough for a weeknight, so full-time living works here.

How much are property taxes in Lake Wissota?

About $203 a month on a $250,000 home — big water at a town tax rate. The Town of Lafayette's net rate is $9.76 per $1,000 of assessed value on the 2025 levy, and the bill stays light because there's no city or village levy stacked on top. The Taxes & total cost section above breaks the whole bill down.

Lake facts: Wisconsin DNR lake pages and Lake Wissota State Park.



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

"Lake Wissota is a man-made lake, with a big fishing tournament once a year. It also owns Chippewa Falls' favorite piece of trivia: in Titanic, Jack Dawson — a Chippewa Falls kid — tells how he and his dad used to ice fish on Lake Wissota, and how he fell through the ice. Great story. Only problem is the lake didn't exist yet: Wissota wasn't made until 1917, five years after the Titanic sank."