

CARTER BARSTAD

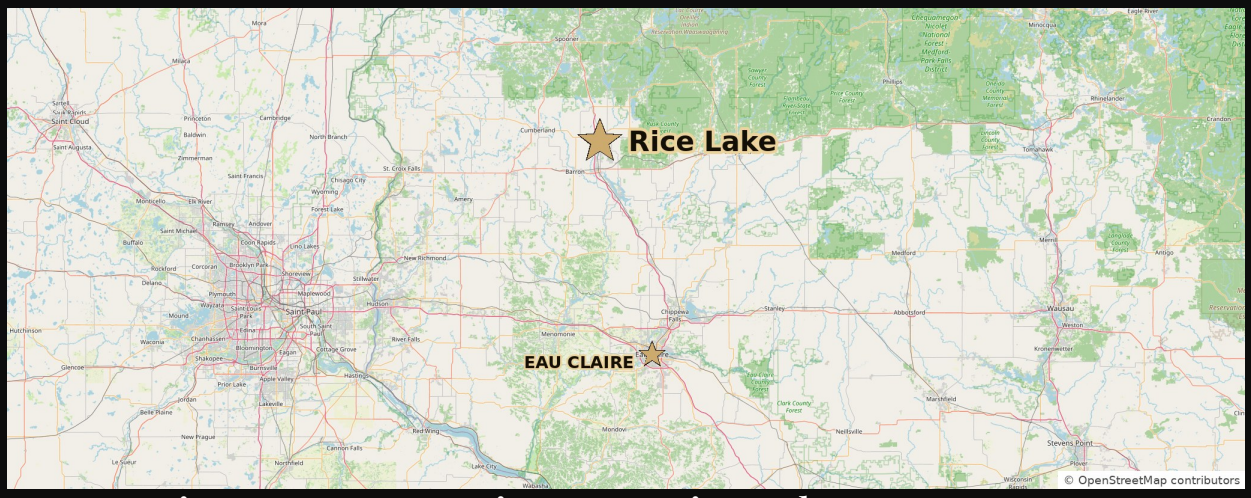
HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Rice Lake

Barron County's biggest town — where the river meets the lake.

A BARRON COUNTY COMMUNITY GUIDE

US-53 · RED CEDAR RIVER · LARGEST CITY IN BARRON COUNTY



Largest city
In Barron County

~55 min
North of Eau Claire on US-53

Rice Lake Area
School district

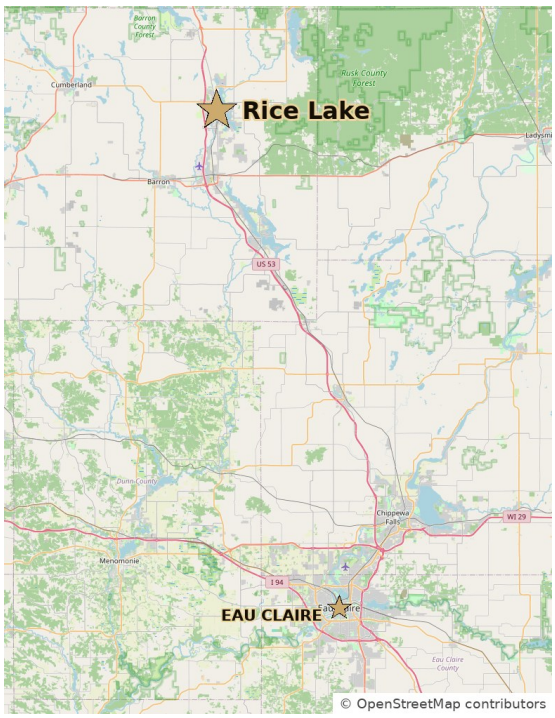
UWEC–Barron County
Two-year UW campus in town

HOMETOWN REALTY GROUP

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Why people love it here

- A real, working downtown and a real lake in the same town — Rice Lake sits on the east side, with homes and parks on its shore.
- The region's hub: Marshfield Medical Center–Rice Lake, the UW–Eau Claire–Barron County campus, and the shopping the whole county drives in for.
- Trail country — snowmobile and ATV routes web out of town in every direction, and the Red Cedar River runs through it.
- It's the front door to the northwest lake country: Birchwood, Shell Lake, and the Chetek Chain are all day-trip close.



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

WHERE IT IS

Rice Lake in gold — about 55 minutes north of Eau Claire on US-53, the service hub for Barron County lake country.

In this guide

- Why people love it here
- Wild rice, lumber, and a county hub
- 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 about Rice Lake

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

Wild rice, lumber, and a county hub

The lake — and the town that took its name — is named for the wild rice that once grew thick in these waters and was harvested by the Ojibwe long before the town existed. Lumber and rail built the city on the Red Cedar River's east bank, and when the mills faded, Rice Lake kept the role that mattered: it was already the place the whole county

came to trade.

That's still the deal today. Rice Lake is the hospital, the campus, the grocery run, and the high school for a wide circle of lake and farm country — which is exactly why its housing market holds up: demand here isn't one industry deep.

The homes

In-town neighborhoods of older and mid-century homes, lake homes on Rice Lake itself, and acreage properties on the rural edges. Shoreline on the lake is the premium tier; in-town streets offer some of the best space-for-the-money in the region; and the county roads hide the hobby farms and second-place-in-the-country properties the lake crowd graduates to.

What to watch for

- Shoreline rules and water levels on the lake — it's a river flowage, so ask about fluctuation and dock history.
- Winter reality: US-53 to Eau Claire is a fair-weather friend — know your commute tolerance.
- Septic and well on rural and lake properties; pull the records, don't guess.
- Which side of the lake a property sits on — access, sun, and services differ by shore.

Schools & services

The Rice Lake Area School District serves the city and a wide ring of surrounding towns, including Rice Lake High School and Hilltop and Tainter elementaries in town. Confirm the assignment for any specific address with the district before you buy.

Hub living, lake included

- Rice Lake itself — boating and fishing without leaving town, with city parks on the shore.
- UW–Eau Claire–Barron County — classes, events, and continuing-ed right in town.
- Marshfield Medical Center–Rice Lake — the region's hospital, minutes from any in-town address.
- Trailheads everywhere — the Wild Rivers State Trail corridor and county ATV/snowmobile routes tie the northwest together from here.

The market, honestly

Rice Lake prices like a hub: in-town homes stay within reach of local wages in a way pure resort towns don't, while lake frontage carries the vacation premium. Ask Carter for the current split — in-town vs. shoreline — before you set a budget; they're two different markets sharing one ZIP code.

Who it fits — and the honest trade-offs

GOOD FIT IF…

Anyone who wants lake-country living with a hospital, a campus, and a grocery store in the same town — full-timers first, cabin buyers second.

THINK IT THROUGH IF…

It's a real small city, not a resort village — if you want the shoreline to feel remote, the lakes east and west of town (Birchwood, Shell Lake) sit quieter.

Showing-day checklist

- Drive both the in-town streets and the lake's shores.
- Time the US-53 run to Eau Claire in winter conditions.
- Ask about flowage water levels and dock history on lake homes.
- Confirm the school assignment for the exact address.

Good next step

Decide first whether you're buying Rice Lake the town or Rice Lake the lake — then tour one market at a time. Carter can pull recent sales for both so the premium for shoreline is priced honestly.

Taxes & total cost

The short version: About $329 a month on a $250,000 home — the schools are the biggest slice, and the city share runs higher than the smaller Barron County towns because Rice Lake is the county's working hub.

In the City of Rice Lake, the 2025 levy (collected in 2026) works out to an effective rate of $15.81 per $1,000 of value, after the state school levy credit. 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. One wrinkle worth knowing: the tax is figured on the assessor's value, not the sale price. Rice Lake assessments currently sit at about 92% of full market value — closer to market than most communities up here — but an individual home's assessed value can still 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:

- Rice Lake Area School District — $6.91
- City of Rice Lake — $5.51
- Barron County — $2.64
- Tax increment districts — $1.89
- Northwood Technical College — $0.21

That is a gross rate of $17.16; the state's school levy credit trims $1.35, leaving the $15.81 effective rate. The school district is the biggest single driver of the bill, with the city — a full-service hub running a hospital, a campus, and a real street and utility system — a clear second.

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 × $15.81 = $3,952.50, or about $3,950 a year. Step 3 — that works out to about $329 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, so the amount actually due runs smaller. Special charges — recycling, delinquent utility charges, and the like — are not in the rate either. The rate is the same in town and on the shoreline; what changes between Rice Lake's two markets is the value it lands on, and a lake home's assessment can run ahead of what a seasonal place would actually sell for, or behind a renovated year-round home.

Against smaller Barron County communities, Rice Lake runs higher mainly on the city share and its increment districts — the cost of being the county's working hub. Budget the tax as a monthly line next to the mortgage and insurance: on the example above, roughly $329 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 Rice Lake

Is Rice Lake a town, a lake, or both?

Both — and that is the whole point of the place. Rice Lake is the largest city in Barron County, about 55 minutes north of Eau Claire on US-53, and it sits on the east side of the lake it is named for, with homes and parks on the shore and the Red Cedar River running through it. It is a working hub first — hospital, campus and shopping — with the lake included, not a resort village built around one.

How does pricing work in Rice Lake?

Think of it as two markets sharing one ZIP code. In-town homes stay within reach of local wages in a way pure resort towns do not, while lake frontage carries the vacation premium. That is why this guide does not quote a single number for the whole town — a median would mix two different markets together. Ask Carter for the current split, in-town against shoreline, before you set a budget.

What should I watch for on a lake home in Rice Lake?

Start with the water. Rice Lake is a river flowage, so ask about water-level fluctuation and the dock history at that address, and check the shoreline rules before you buy. Note which side of the lake the property sits on, because access, sun and services differ by shore. On rural and lake properties, pull the septic and well records rather than guessing at them.

Which school district serves Rice Lake?

The Rice Lake Area School District serves the city and a wide ring of surrounding towns, including Rice Lake High School and the Hilltop and Tainter elementary schools in town. The district covers a wide circle of lake and farm country, so confirm the assignment for any specific address with the district before you buy.

How far is Rice Lake from Eau Claire, and what is the drive like in winter?

About 55 minutes north on US-53 in good conditions. Winter is the honest test: this guide calls US-53 a fair-weather friend, so if you plan to commute, time the run to Eau Claire in winter conditions and be honest about your tolerance before you fall for a house. That drive is part of the purchase, and it is better priced in before an offer than discovered after one.

Who is Rice Lake a good fit for?

Anyone who wants lake-country living with a hospital, a campus and a grocery store in the same town — full-timers first, cabin buyers second. It is also the front door to the northwest lake country, with Birchwood, Shell Lake and the Chetek Chain all day-trip close. If you want the shoreline to feel remote instead, the lakes east and west of town sit quieter, and that is a fair reason to look there.

How much are property taxes in Rice Lake?

About $329 a month on a $250,000 home. Rice Lake's effective rate is $15.81 per $1,000 of full value on the 2025 levy; the schools are the biggest slice, and the city share runs higher than the smaller Barron County towns because Rice Lake is the county's working hub. 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.