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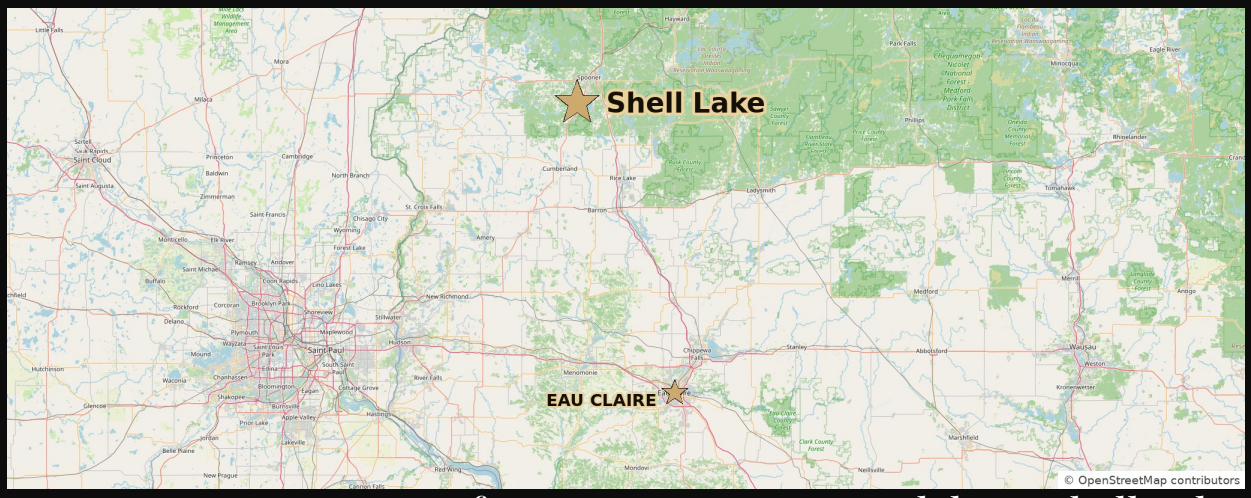
HOMETOWN REALTY GROUP · EAU CLAIRE, WISCONSIN

Shell Lake

Wisconsin's largest landlocked lake — a whole city wrapped around clear water.

A LAKE COUNTRY GUIDE

WASHBURN COUNTY · 2,513 ACRES · US-53 NORTH



2,513 acres
WI DNR — Washburn County

36 ft
Maximum depth (WI DNR)

Largest seepage lake
In Wisconsin — landlocked, no natural outlet

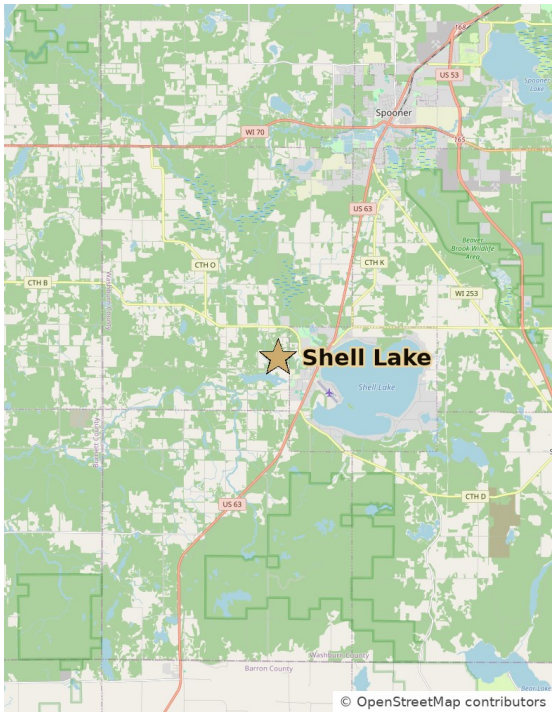
Shell Lake
School district

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

Why people love it here

- It's the largest natural seepage lake in Wisconsin — 2,513 acres with no natural outlet, which is why the water runs clear and the levels have a mind of their own.
- A real city on the shore: Shell Lake (population about 1,300) wraps the lake's east side with a beach, a campground, the Shell Lake Arts Center, and a school — lake life with services attached.
- A complete fishery on the DNR's list: walleye, musky, northern pike, both bass, and panfish.
- US-53 makes it the most drivable of the big northern lakes from Eau Claire — about an hour and twenty minutes.



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

WHERE IT IS

Shell Lake in gold — in Washburn County, north of Rice Lake on the US-53 corridor.

In this guide

- Why people love it here
- The lake that rose
- 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 buyers ask about Shell Lake

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

The lake that rose

Shell Lake's modern story is water with no exit. As a seepage lake it fills from rain and groundwater — and in the early 2000s it rose for years, flooding more than 180 shoreline homes before the City of Shell Lake built a 4.5-mile outlet pipeline to the Yellow River and brought levels back down. The DNR and Washburn County then ran a multi-year

shoreline restoration with the lake's roughly 400 property owners.

That history is not a reason to avoid Shell Lake — levels are managed now, and the lake is one of the clearest big waters questions on every lot.

The homes & cabins

A full ring of lake property: city-side homes in Shell Lake itself, classic cabins and year-round homes around the rural shores, and everything from knotty-pine originals to new construction. Because a whole town sits on the lake, Shell Lake supports full-time living better than most big lakes — school, groceries, and a clinic without the cabin-country trade-offs.

What to watch for

- Elevation and flood history on every lot — the 2000s high water is the lake's defining diligence item.
- Shoreline condition and any restoration plantings from the county program.
- Septic systems on older cabins — Washburn County records, pulled, not assumed.
- Which shore: city services on the east, rural quiet (and rural services) elsewhere.

Schools & services

The Shell Lake School District serves the city and much of the lake. Confirm the assignment for any specific address with the district before you buy.

On the water

- 2,513 acres of clear water — sailing, skiing, and swimming from a sandy municipal beach.
- Walleye and musky fishing with multiple public accesses around the shore.
- The Shell Lake Arts Center — summer camps and concerts that punch far above the town's size.
- Spooner is 10 minutes south — the Namekagon River, the train, and more services.

The market, honestly

Shell Lake is a destination lake with a town attached, and it prices in between: below the Hayward trophy waters, above the working flowages. The flood-history discount has faded as levels stayed managed, but diligence still pays — two lots on the same shore can carry very different water histories. Carter can pull sales by shore and elevation.

Who it fits — and the honest trade-offs

GOOD FIT IF…

Full-time lake livers who want a school and a grocery on their lake, and cabin buyers who want big, clear water inside a reasonable drive.

THINK IT THROUGH IF…

If your shoreline must be wild and neighbor-free, a city-wrapped lake won't be — look at the Chippewa Flowage or the smaller Washburn County lakes instead.

Showing-day checklist

- Get the lot's elevation and its 2000s high-water history in writing.
- Ask what the city's outlet management means for future levels.
- Inspect the shoreline and any restoration plantings.
- Confirm the school assignment for the address.
- Pull septic records from Washburn County.

Good next step

Tour the lake by shore — city side first, then the rural shores — with the water history in hand. Carter can pull recent sales segmented by shore so the comparisons are honest.

Taxes & total cost

The short version: In the city, about $247 a month on a $250,000 home — whichever shore you're on, the school piece is the largest slice of the bill.

In the City of Shell Lake, the net rate for the 2024 levy — bills mailed in December 2024, payable in 2025 — was $11.84 per $1,000 of assessed value. A mill is $1 of tax per $1,000 of value, and the bill is figured on the assessor's value, not the sale price. Assessed value is supposed to track market value — city assessments averaged about 99% of market in 2024 — but any one home can sit above or below its likely sale price. This is the city-side rate: the lake's rural shores sit in the surrounding towns, where the levy mix — and the services — are different.

Where each $1,000 of city value went:

- Shell Lake School District — $7.58 per $1,000 before credits, the biggest piece of the bill. The state's school levy tax credit, about $1.65 per $1,000 here, comes off this piece, leaving a school share of about $5.93.
- City of Shell Lake — $3.08 per $1,000, for the city services that come with the city shore: water and sewer, streets, the beach and the rest of town life.
- Washburn County — $2.58 per $1,000, including the state's small special charge, which rounds to $0.00 per $1,000 here.
- Northwood Technical College — $0.24 per $1,000.

Those pieces add to a gross rate of $13.49, and the school levy credit brings it to the net $11.84. The school district is the biggest driver — about 56% of the gross bill — so district news moves this bill more than city news does.

The worked example, on a $250,000 home, treating that price as the home's assessed value: Step 1 — $250,000 ÷ 1,000 = 250. Step 2 — 250 × $11.84 = about $2,960 a year. Step 3 — $2,960 ÷ 12 = about $247 a month.

Two credits still come off after the bill is calculated — the lottery and gaming credit (for a primary residence) and the first dollar credit — so the amount you actually pay is smaller than the figure above. Special charges and assessments aren't in the rate; delinquent utility charges and the like ride on the bill separately. One local note: the Shell Lake Protection & Rehabilitation District wraps the lake, but it levied no property tax in 2024. And a shoreline home's real assessment may differ from the example price — lakefront assessments can run ahead of, or behind, what a place would actually sell for.

Compared with the rural shores, the city bill carries a city levy the towns don't — and buys city services with it. What doesn't change by shore is the school piece, the largest slice either way. Budget it monthly: on this example, taxes add about $247 a month on top of the mortgage payment and insurance.

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

Questions buyers ask about Shell Lake

What makes Shell Lake a seepage lake, and why is the water so clear?

Shell Lake is Wisconsin's largest natural seepage lake and its largest landlocked lake — 2,513 acres with no natural outlet, filling from rain and groundwater instead of a river running through it. That is why the water runs clear. It is also why the levels have a mind of their own, which is the other half of the lake's story and the first thing to understand before you buy on it.

What happened when Shell Lake rose in the 2000s?

In the early 2000s the lake rose for years and flooded more than 180 shoreline homes. The City of Shell Lake built a 4.5-mile outlet pipeline to the Yellow River and brought levels back down, and the DNR and Washburn County then ran a multi-year shoreline restoration with the lake's roughly 400 property owners. Levels are managed now — that history is a diligence item on every lot, not a reason to avoid the lake.

What fish are in Shell Lake?

The DNR's list is a complete fishery: walleye, musky, northern pike, both bass, and panfish. The lake covers 2,513 acres with a maximum depth of 36 feet, so there is room for more than one kind of day on it — walleye and musky fishing from the public accesses, and sailing, skiing and swimming from the sandy municipal beach.

Can you live on Shell Lake year-round?

Yes — a whole city sits on this lake. Shell Lake, population about 1,300, wraps the lake's east side with a beach, a campground, the Shell Lake Arts Center and a school, and the town supports full-time living with groceries and a clinic. The Shell Lake School District serves the city and much of the lake. Confirm the assignment for any specific address with the district before you buy.

What should I check before buying a shoreline lot on Shell Lake?

Get the lot's elevation and its 2000s high-water history in writing, and ask what the city's outlet management means for future levels. Inspect the shoreline itself, including any restoration plantings from the county program. Pull the septic records from Washburn County for older cabins — pulled, not assumed — and be clear on which shore you are buying, because the city side carries city services and the other shores are rural.

How far is Shell Lake from Eau Claire?

About an hour and twenty minutes on US-53, which makes Shell Lake the most drivable of the big northern lakes from Eau Claire. Spooner is 10 minutes south, with the Namekagon River, the train and more services. That drive works both ways when you judge the lake — close enough for regular use, far enough that the showing day should include the town's services, not just the shoreline.

How much are property taxes in Shell Lake?

In the city, about $247 a month on a $250,000 home. Shell Lake's net rate is $11.84 per $1,000 of assessed value on the 2024 levy, and whichever shore you're on, the school piece is the largest slice of the bill. 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.