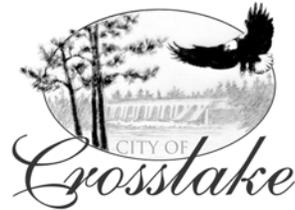
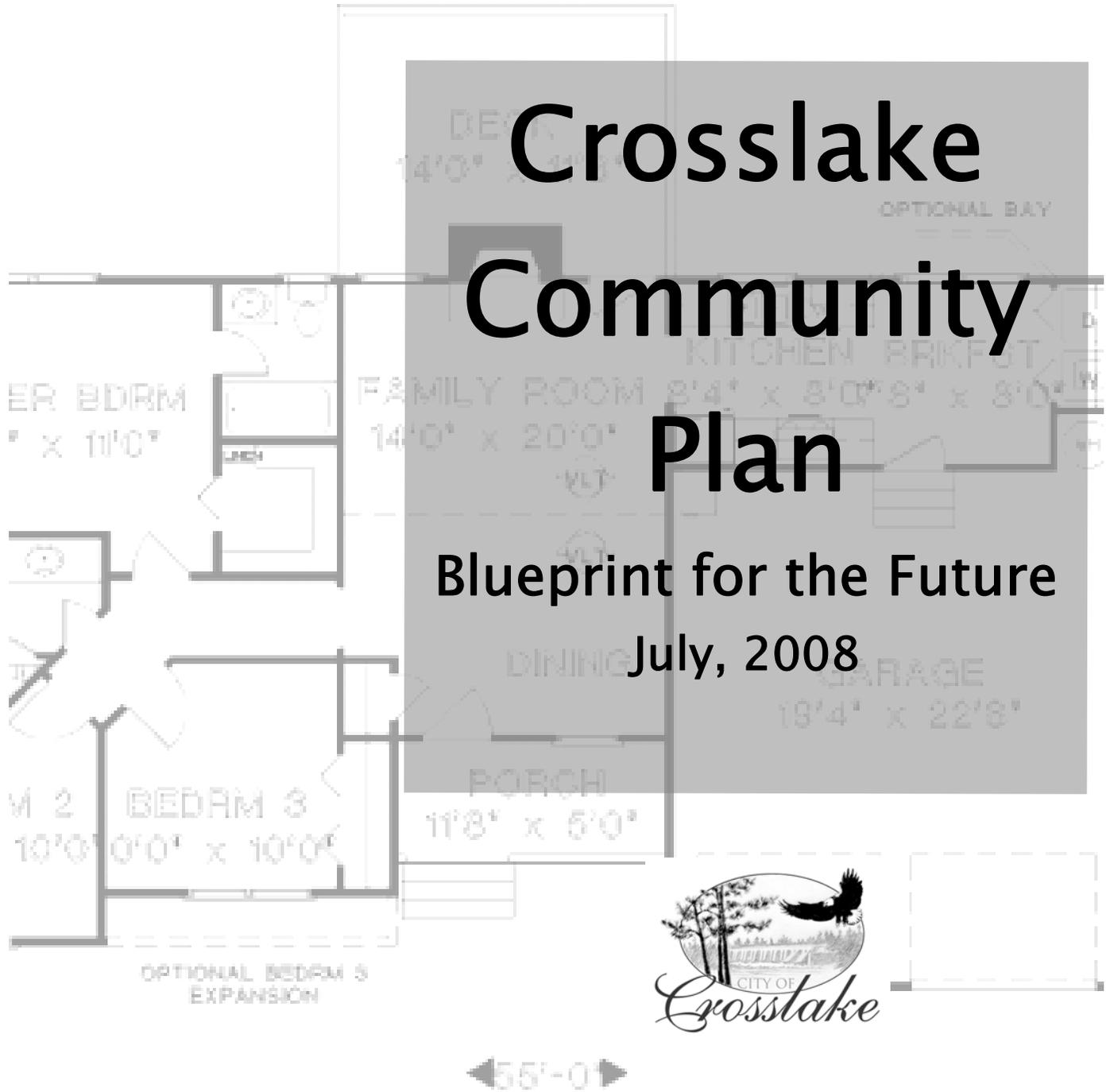


# Crosslake Community Plan

Blueprint for the Future  
July, 2008



This project was funded in part by a grant from the Initiative Foundation, a Regional Foundation, and Crow Wing Power Community Trust

# ACKNOWLEDGEMENTS

---

The City of Crosslake acknowledges the work of its citizen volunteers on the *Blueprint for the Future* document:

## **City Council**

|                  |                 |                           |
|------------------|-----------------|---------------------------|
| Mayor:           | Darrell Swanson |                           |
| Council Members: | Sandy Eliason*  | Dean Eggena               |
|                  | Charles Miller  | Dick Phillips             |
|                  | Irene Schultz   |                           |
|                  | Dean Swanson*   | * Term expired 12/31/2002 |

## **City Staff:**

|                                 |                            |
|---------------------------------|----------------------------|
| City Administrator:             | Thomas Swenson             |
| Community Development Director: | Paul Larson                |
| Park and Recreation Director:   | Jon Henke                  |
| Public Works Director:          | Ted Strand                 |
| Consulting City Engineer:       | Widseth, Smith and Nolting |
| Planner – GIS Coordinator:      | Carla Backstrom            |
| Planner – Zoning Coordinator:   | Nancy Vernon               |

## **Healthy Communities Partnership Committee – The Crosslake Visionaries**

|                  |                 |
|------------------|-----------------|
| Alden Hardwick   | Mary Miller     |
| Allan Eliason    | Matt Engen      |
| Barbara Hope     | Morry Mikkelson |
| Rusty Taubert    | Natashia Hummel |
| George Hope      | Pat Netko       |
| Gerry Leinfelder | Patricia Demcho |
| Jack Huber       | Paul Larson     |
| Jesse Hopkins    | Roger Roy       |
| Jon Henke        | Ruth Ann Hanson |
| Kathy Allen      | Sandy Eliason   |
| Laurie Hoenig    |                 |

## **Planning Consultants**

|                                |   |
|--------------------------------|---|
| Dahlgren, Shardlow, Uban, Inc. | Jay Blake, Senior Planner               |
|                                | Craig Roob, Planner                     |
|                                | Ciara Schlicting, Environmental Planner |

# ACKNOWLEDGEMENTS

---

The City of Crosslake acknowledges the work of its citizen volunteers in updating and finalizing the *Blueprint for the Future* document:

## **City Council**

Mayor: Jay Andolshek  
Council Members: Dean Swanson  
Terry Curtis  
Irene Schultz  
Steve Roe  
Rusty Taubert

## **City Staff:**

|                                 |                     |
|---------------------------------|---------------------|
| City Administrator:             | Thomas Swenson      |
| Community Development Director: | Kenneth R. Anderson |
| Park and Recreation Director:   | Jon Henke           |
| Public Works Director:          | Ted Strand          |
| Consulting City Engineer:       | David Reese         |
| Planner – GIS Coordinator:      | Bryan Hargrave      |
| Planner – Zoning Coordinator:   | Jim Perry           |

## **Planning and Zoning Commission:**

Chairman: Peter Abler  
Commission Members: Ronald Hagen  
Michael Winkels  
Nancy Addington  
Terry Jo Flynn-Gammon  
Dale Melberg  
Andy Holm  
David Schrupp  
Morry Mikkelsen

# TABLE OF CONTENTS

---

## CROSSLAKE COMMUNITY PLAN SECTION 1

|  |    |
|--|----|
| <b>INTRODUCTION</b> .....                                      | 1  |
| Community Setting  |    |
| Planning Process   |    |
| Strengths/Opportunities Statements                             |    |
| Community Wide Vision Statement                                |    |
| <b>BACKGROUND REPORT</b> .....                                 | 13 |
| Demographic Characteristics                                    |    |
| Housing  |    |
| Economic Overview  |    |
| Land Use & Growth Management                                   |    |
| Environmental Features   |    |
| Infrastructure   |    |
| Community Facilities   |    |
| <b>GOALS AND STRATEGIES</b> .....                              | 36 |
| Formulation of Goals and Strategies                            |    |
| General Community Goals and Strategies                         |    |
| Community Appearance and Livability Goals and Strategies       |    |
| Environmental Features Goals and Strategies                    |    |
| Land Use Goals and Strategies                                  |    |
| Transportation Goals and Strategies                            |    |
| Residential Neighborhood Goals and Strategies                  |    |
| Economic Development Goals and Strategies                      |    |
| Commercial Development Goals and Strategies                    |    |
| Community Facilities Goals and Strategies                      |    |
| <b>LAND USE AND DEVELOPMENT PLAN</b> .....                     | 56 |
| Existing Land Use Patterns                                     |    |
| Municipal Sewer System   |    |
| Planned Growth Areas   |    |
| Land Use Guide Plan  |    |
| Transportation Plan  |    |
| <b>APPENDICES</b>  |    |
| Appendix A Background Demographic Data                         |    |
| Appendix B Strengths/Weaknesses Summary                        |    |
| Appendix C Healthy Community Partnership and Committee Summary |    |
| Appendix D Plan Process Participants                           |    |
| Appendix E Commission Participating in Process                 |    |

# TABLE OF CONTENTS

---

## LIST OF FIGURES

|            |   |    |
|------------|---|----|
| Figure 1   | Community Location Map.....                     | 6  |
| Figure 2   | Community Base Map .....                        | 7  |
| Figure 3   | Existing Land Use Map .....                     | 21 |
| Figure 4   | Existing Zoning Map .....                       | 27 |
| Figure 5   | Environmental Features Map.....                 | 29 |
| Figure 6   | Shoreland Depiction Map .....                   | 31 |
| Figure 7   | Traffic Counts .....                            | 33 |
| Figure 10a | Future Land Use Plan (Northwest Quadrant) ..... | 63 |
| Figure 10b | Future Land Use Plan (Northeast Quadrant) ..... | 64 |
| Figure 10c | Future Land Use Plan (Southwest Quadrant) ..... | 65 |
| Figure 10d | Future Land Use Plan (Southeast Quadrant) ..... | 66 |
| Figure 11a | Proposed Future Road Connections/Routes.....    | 71 |
| Figure 11b | Proposed Non-Motorized Trail Routes.....        | 72 |
| Figure 11c | Proposed Snowmobile Trail Routes.....           | 73 |

## LIST OF TABLES

|         |  |    |
|---------|--|----|
| Table 1 | Population Trends .....                  | 14 |
| Table 2 | Population Projections .....             | 15 |
| Table 3 | Total Housing Units, 2000 vs. 2005 ..... | 15 |
| Table 4 | Household Characteristics .....          | 16 |
| Table 5 | Household Growth 2000-2005.....          | 16 |
| Table 6 | Place of Work .....                      | 18 |
| Table 7 | Median Home Price .....                  | 18 |
| Table 8 | Existing Land Use.....                   | 20 |

## LIST OF CHARTS

|         |                                      |    |
|---------|--------------------------------------|----|
| Chart 1 | Housing Building Permits Issued..... | 17 |
|---------|--------------------------------------|----|

# TABLE OF CONTENTS

---

## CROSSLAKE COMMUNITY PLAN SECTION 2 IMPLEMENTATION (TO BE DEVELOPED FOLLOWING ADOPTION OF SECTION 1)

Introduction

Near Term Actions (2009 – 2011)

- General Community
- Community Appearance and Livability
- Environmental Features
- Land Use
- Transportation
- Residential Neighborhood
- Economic Development
- Commercial Development
- Community Facilities

Mid-Term Planned Actions (2012 – 2014)

- Community Appearance and Livability
- Environmental Features
- Land Use
- Transportation
- Residential Neighborhood
- Economic Development
- Commercial Development
- Community Facilities

Long-Term Actions and Issues (2015 +)

- Community Appearance and Livability
- Environmental Features
- Land Use
- Transportation
- Residential Neighborhood
- Economic Development
- Commercial Development
- Community Facilities

Appendices

# INTRODUCTION

---

“*Creating a Blueprint for the Future*” is the major theme associated with the 2002-2003 original draft of the Crosslake Community Plan. This is an updated version of the original draft plan. Specifically, non-current information has been updated, corrected, or eliminated. Additional content has been added in sections to reflect accomplishments since the original draft and changes in direction from the federal and state governments and other sources. The plan has also been divided into two major sections. Section 1 is the basic plan as created in 2002-2003 and modified and adopted in 2008. Section 2 will be a more detailed and specific outline to implement programs that are derived from the goals and strategies stated in Section 1. Section 2 will be developed and drafted by the City Staff, City Commission members, and others as directed by the Crosslake City Council. The goal for Section 2 completion and adoption is December 2008.

Blueprints are the plans directing the construction of buildings, including the foundation, flooring, framing and roofing plans. Much in the same way, community plans set the course for the construction of healthy cities. Community plans are also like the foundation of a building. They set the strength of the building and are mostly invisible. Community plans also set the course for the community, are mostly invisible to residents and visitors, and most importantly they establish the strength of a community far into the future.

Crosslake is planning a strong foundation. With well thought-out blueprints, all that remains is the construction.

## COMMUNITY SETTING

In creating a “Blueprint for the Future” it is important to note the community’s place in both geography and history. Crosslake is located in north-central Crow Wing County – in the heart of the central lakes region of Minnesota. It is situated in a beautiful recreational area with extensive forests and lakes and wetlands. For more than a century, people have arrived to use and enjoy its natural resources. From early logging camps and small resorts to the booming tourism industry, today Crosslake offers a wonderful, natural retreat for residents and visitors alike.

### **Community History:**

*The following is a brief history of Crosslake prepared by the Crosslake Area Historical Society, Deanna Engen, Curator, October 22, 2002*

Crosslake celebrated its official 100-year birthday in 2003 even though there was much activity in our area long before that. Putting a century into a nutshell is pretty near impossible – this brief history just skims the surface.



# INTRODUCTION

---

This beautiful area of ours was enjoyed by many before us. Early signs of animal and human life have been documented from bone fragments and shards. The Ojibwa populated this land for many centuries, using the lakes and rivers as travel highways. They fished the waters and hunted the woodlands. Fur trappers and traders found unbelievable riches in the waters and woods.

Joseph Nicollette and his party made a survey of the upper Mississippi Territory, traveling the Whitefish Chain in 1836. As a result of this survey, Congress appropriated money to begin work on six dams constructed by the US Corp of Engineers on the Mississippi and its tributaries in northern Minnesota. The idea behind this reservoir system was, in part, to preserve the Falls of St. Anthony and aid in navigation down the river in dry times. The dam at Crosslake, which is called the Pine River Dam, was constructed in 1885 and 1886 as part of the Mississippi reservoir system. In 1885, according to Corp records, the area was “fairly swarming with men!” There were 78 men working on the dam alone!

Logging was at its peak at the turn of the century with the Crosslake Lumber Company Headquarters housing up to 1,400 men. A railway was established by the Crosslake Lumber Company to haul logs from the Walker area and south to Crosslake where the logs were dumped into Crosslake between what is now Moonlite Bay and the former Starkka gas station, now Sundance Ridge.

Headquarters was located at the site of what is now known as Old Log Landing. It encompassed approximately 200 acres around this area. There were eating and sleeping accommodations for all the loggers, two blacksmith shops, one large enough to house two engines, large stables, office buildings, a small round house, warehouses and a post office. Large gardens were kept to supply the winter needs of the men.

The logging industry flourished until about 1912 when the logging companies moved and the railway closed down.

Many of the early settlers of our area came to work in the logging industry and stayed on. Some of those early names are still known to us because many descendents are still here. Ami Gould was the first registered homesteader in 1870. Others followed – some early-recorded names are Albert “Cod” Kimball, John Stees, Ed Kimball, Joe Kimball, Horace Butterfield, Freeman Doane, George Frost, Jim Frost, August Ostlund, William Gordon, JH Allen and Charles Heath. Some of the early railroad men were Harry Gould, Bill King, Art Satchell, James Johnson and Frank Gordon. We may still have friends or neighbors with names of Buchite, Allen or Gould.

The economy of Crosslake centered around the logging industry until approximately 1912 when the forests were depleted and logging companies moved on. Another source of income was needed. Many were already aware of the beauty of the lakes and the potential for fishing, hunting and recreation.

In the period that followed, many popular resorts were developed and the tourist industry flourished bringing with it many well known local landmarks such as the Crosslake Store, which was a gathering spot for the local people for many years, the Crosslake Pavilion, later known as the Log Jam, Moonlite Bay, the Clover Club and the Manhattan Beach Hotel. A news excerpt

# INTRODUCTION

---

from the Pequot Review of September 27, 1929 reads, “An informal house warming was held Tuesday evening on completion of the Kavli Realty Company’s new Manhattan Beach Hotel on Trout Lake.” Tourism continues to be our most important industry.

Schools developed over the past century with the first school in the blacksmith shop at the Ami Gould ranch in 1889. In 1889 School District 58 was formed and the Helensburg School was built on the William Gordon homestead. The school burned in 1918 and a schoolhouse near Greer Lake was bought by District 58 and moved to a spot that in recent years has been known as Yorek’s Crosslake Auto. It was known as the Gordon School. In 1907, District 99 was organized and a building built on the William Stowe property at the intersection of highways 66 and 16, about the present site of Moonlite Square. In the late 1940’s Maurice Swann donated land to District 58 and 99 for a new school. It was known as the Crosslake School, grades one through four and opened its door in the fall of 1949. It was located at the present site of the post office. This school later became the Crosslake City Hall. In 1965 the school district was consolidated with Pequot Lakes and all children were bused to Pequot Lakes. In the fall of 2000 the Crosslake Community Charter School welcomed students from kindergarten through eighth grade, so we have come full circle!

Churches developed with the first Sunday Schools being held in homes and then at the schoolhouses. The Crosslake Lutheran Church began on Sunday, March 9, 1947 with a Sunday school meeting in the Gordon School south of Crosslake. On Sunday, September 7, 1947 ground was broken on land given by Mr. and Mrs. Maurice Swann. The Crosslake Lutheran Church is still located at this site.

Immaculate Heart Catholic Church also built on land donated by the Swann family in 1955 and there are now six congregations in the Crosslake community.

This community began as Watertown Township in Cass County. In 1887 Watertown Township was annexed to Crow Wing County. It was 1903 before a petition for organization of Watertown Township was accepted by the Crow Wing County Board. The south half of Watertown Township became Crosslake Village on May 23, 1951. The remainder of Watertown Township became North Crosslake Village on December 9, 1964.

Crosslake and North Crosslake Villages joined to become Crosslake Village on November 21, 1972 and finally became the City of Crosslake on January 1, 1974.

We have seen tremendous growth over the years including amazing increase in land values. We have a large Corp of Engineer’s recreation area that welcomes thousands of visitors each year. We enjoy a new city park and recreational building, a new city hall and telephone company building as well as a new fire hall and post office. There are many new businesses, including four banks, a drug store and fully equipped medical clinic. We have an active historical society that welcomes over 5,000 visitors each year.

In the 1930’s the Crosslake Chamber of Commerce coined the phrase “Crosslake – The Beauty Spot of Minnesota” – that still rings true today.

# **INTRODUCTION**

---

**NOTE:** The City of Crosslake is named after a prominent lake on the Whitefish Chain in Crosslake. Crosslake in Ojibwa is SA-SUB-A-GUM-AW, which means “the Lake Through Which the River Flows Directly Across” (The Journals of Joseph N. Nicollette).

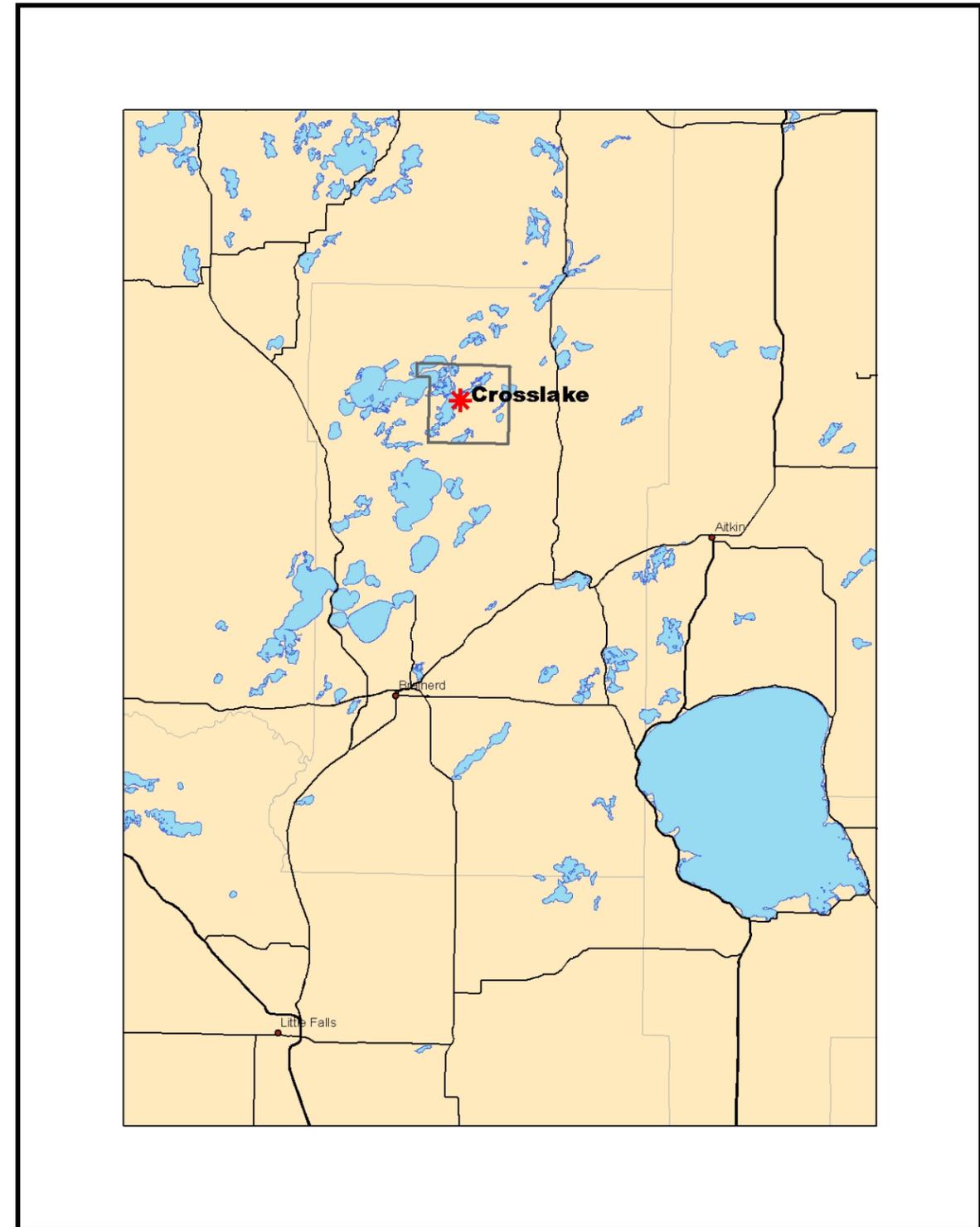
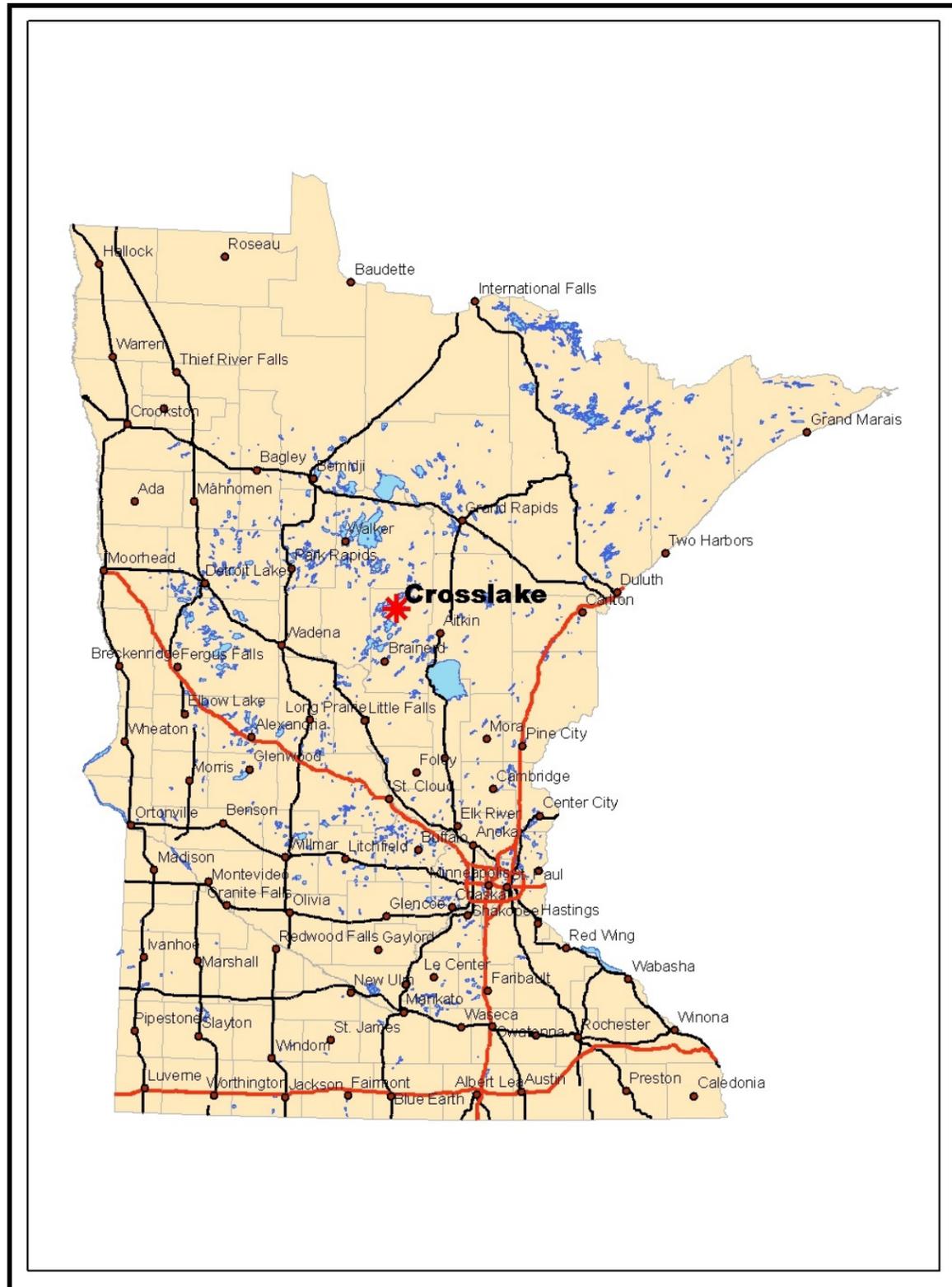
# **INTRODUCTION**

---

This page left intentionally blank.

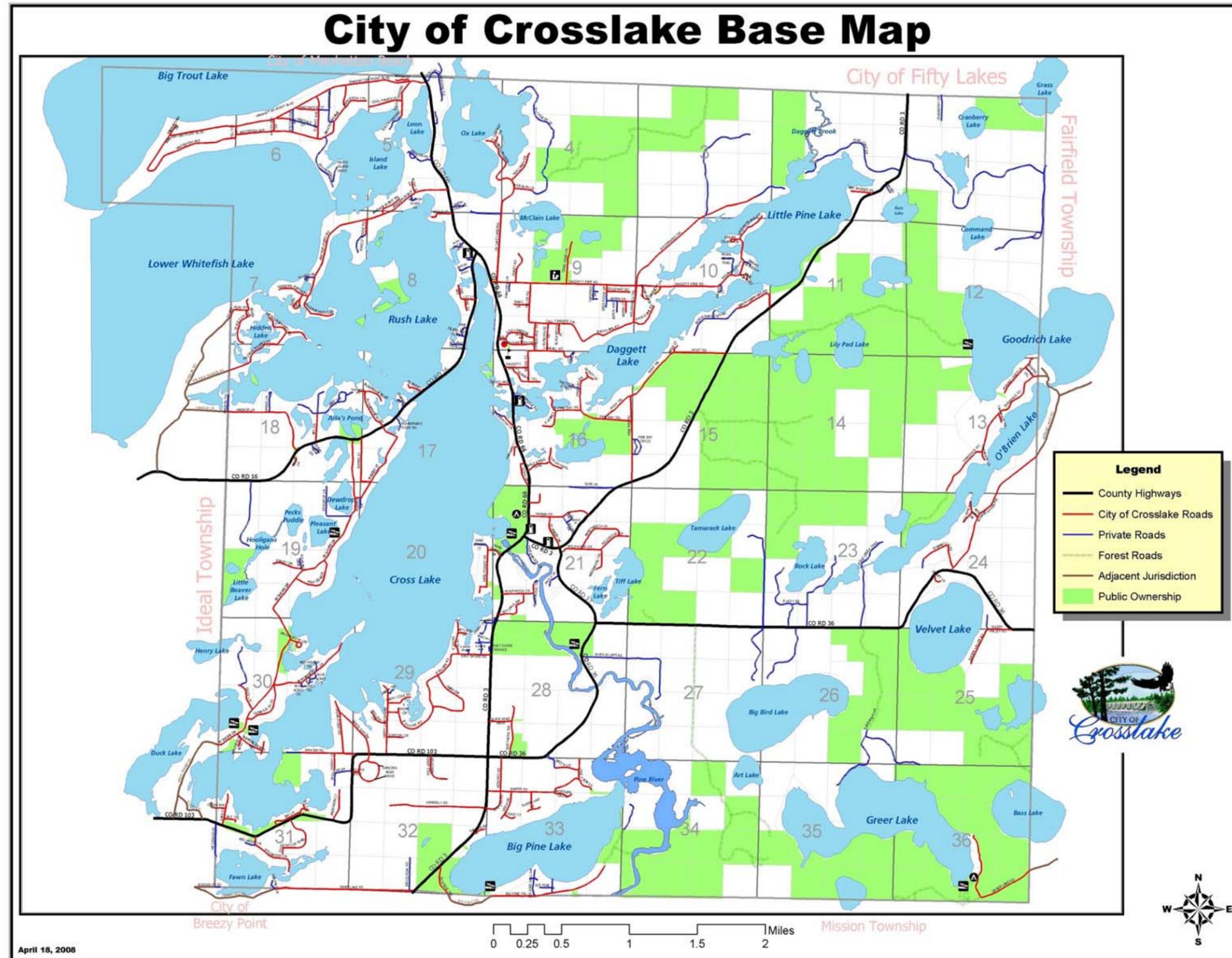
# INTRODUCTION

Figure 1. Community Location Maps



# INTRODUCTION

Figure 2. Community Base Map



# INTRODUCTION

---

## PLANNING PROCESS

The community planning process was divided into three primary phases:

1. Inventory and Analysis,
2. Goals and Strategies Development, and Plan Preparation,
3. Plan Refinement, and Adoption.

The City appointed a Planning Advisory Committee (PAC), the same members as the Crosslake Visionaries that was charged with managing and commenting on the research and reviewing the draft Community Plan. A listing of the PAC membership is included in the Acknowledgements.

The Crosslake Visionaries, the Healthy Community Partnership (HCP) committee was instrumental in creating a process that was inclusionary and asset-based. The effective public process was due in part to the significant local support for integrated community development efforts of the City and its residents.

Public involvement was an important component of the Crosslake Community Plan process. The planning process began in June of 2002 with the Project Kick-off Session. At this meeting more than 150 community members participated and brought important opinions to the table. At the Kick-off meeting Crosslake citizens had the opportunity to identify the strengths and weaknesses of the community, define the issues the City should address in the plan, and discuss community-wide goals. The strengths and weaknesses were used to form the major focus points of the Plan and form the basis for the Community Vision Statement.

Since 2003, adoption of this Plan has been debated, and changes were suggested to update the plan prior to adoption. Final action was never taken on adopting the plan. In January 2007, the Crosslake City Council and the Crosslake Planning and Zoning Commission mutually adopted a resolution to finalize the plan and prepare it for adoption.

## STRENGTHS/OPPORTUNITIES STATEMENTS

Although the listed strengths and opportunities cover a broad spectrum of issues, the issues that elicited the most agreement can be grouped into six (6) main themes. A detailed report of the Strengths/Opportunities is located in Appendix A.

**Environmental Preservation** – Crosslake recognizes that most people came to the area for its natural beauty of lakes, wetlands and forests. Preserving the natural character of the community is important to the future health of the area.

**Transportation** – An effective and safe transportation system is critical to the future of the community. Diversifying methods of moving people and goods through the community will enhance the community.

# INTRODUCTION

---

**Community Facilities** – Crosslake has a wide variety of local community facilities that provide recreational and other essential public services. Planning for the best location for future facilities will make Crosslake a more attractive place to live and do business.

**Effective Government** – Crosslake has a history of participative local government that involves a wide cross-section of the residents. Improving opportunities for local residents to get involved and have a dramatic impact on government makes for a more effective representation system.

**Land Use/Growth Management** – The natural beauty of the area draws more people to the community each year. An influx of new residents will continue to place new strains on the local environment and on the City’s ability to provide needed public services. Managing and guiding growth and change can make it easier for the community to pay for the full impacts of the growth and changes that are anticipated.

**Social Concerns** – Changes in the character and make-up of the residents and visitors to the area have a great impact on planning for the future. Communication between permanent residents, seasonal residents and tourists can increase awareness of their separate and similar issues and concerns. Recognizing the unique volunteer base can improve the sense of community felt by all residents and visitors.



The community needs to not only recognize its assets, but also its shortcomings. The weaknesses and threats to the future health of the community were noted at the Kick-off Session.

## COMMUNITY-WIDE VISION STATEMENT

The vision for the City of Crosslake is a compilation of ideas expressed by its citizens during the public Kick-off and Vision sessions. The vision statement is a broad position statement used as a guide for the development of more specific goals and strategies.

### Crosslake will be...

#### A Place Where Natural Resources are Preserved

The community recognizes the need to preserve the natural resources of the area, including public waters, wetlands, and rare and sensitive environmental features in the area. These items add value to the community and should be protected.

#### A Place With Economic Opportunity

Crosslake has seen economic prosperity for the past decade and the City is a leading residential retirement center in the Lakes region of north central Minnesota. New

# INTRODUCTION

---

economic development opportunities will surface to meet the needs of the growing and changing community.

## A Place Where Development is Compatible with the Environment

Most residents see growth and change as continuing through the next decades. Residents also recognize the need to ensure that “growth for the sake of growth” does not become the theme for the community. The community must remain mindful of the need to balance growth and environmental preservation.



## A Place with a Strong, Diverse and Growing City Center

The City Center has historically been the place where the community congregated to worship, conduct business and create the sense of community that made Crosslake a community. The Downtown and surrounding area must continue to be the focal point of community activities, commerce and recreation.

## A Place that is Aesthetically Pleasing.

Development should not only be sensitive to the natural surroundings, but also the impact it has on the built environment. The community desires to improve the quality of development through careful consideration of building materials, signage and scale, landscaping and vegetation and attractive streetscapes.

## A Place of Quality Neighborhoods

The City must remain a safe, clean and friendly community with open communication between seasonal and permanent residents. Stronger neighborhoods and community schools will preserve the quality of life for all residents of the City. A range of housing options will add to the quality of the City including housing opportunities for all age and income levels.

## A Place of Recreational Opportunities

The City will strive to create a community with abundant trails, walking paths, parks and activities for people of all ages. Most residents agree that a library will add to the quality of life for all residents. Water recreation will continue to play a major role. Increased safety will make it enjoyable for everybody.

## A Place Where an Effective, Safe Transportation System is Available

The City will strive for the most effective, coordinated and safe transportation system possible. The community expects effective roads, public transit and trail systems that offer alternative modes of moving people and goods around and

# INTRODUCTION

---

through the City. The City recognizes that the transportation network must support the economic activity of the region.

In addition to the Kick-off meeting, the Planning Advisory Committee conducted five Focus Topic meetings where residents from the City and the surrounding communities, City Council members, Planning Commission members, and HCP members learned about community issues, gave input into resolving the issues, and discussed goals and strategies to address the issues in the Community Plan. The Focus Topic meetings were well attended and a list of participants is located in Appendix B. A concerted effort was made to make the public meetings accessible to the broadest spectrum of citizens – meetings were scheduled during the early evening.

The following is a listing of the focus topic meetings and dates:

| Meeting                       | Meeting Date       | Topics                                  |
|-------------------------------|--------------------|---|
| Focus Topic Meeting #1        | June 27, 2002      | Environment Preservation                |
| Focus Topic Meeting #2        | July 25, 2002      | Government Regulations                  |
| Focus Topic Meeting #3        | August 22, 2002    | Community Facilities and Transportation |
| Focus Topic Meeting #4        | September 26, 2002 | Existing and Future Land Use            |
| Focus Topic Follow-Up Meeting | October 10, 2002   | Land Use and Community Facilities       |

Once the Focus Topic meetings were complete, a draft Community Plan was prepared and reviewed by the Planning Advisory Committee.

# INTRODUCTION

---

On January 16, 2007, the City of Crosslake City Council and the Planning and Zoning Commission met in joint session where the proposal to update and revise the current draft plan as Section I of the Crosslake Community Plan was discussed and approved. Section II will be drafted and adopted as soon as feasible after Section I.

| Meeting   | Meeting Date     | Topics   |
|---|------------------|--|
| Joint Meeting   | January 16, 2007 | Proposal to update, correct, and finalize                  |
| Commission Meeting with several City Council members    | April 9, 2007    | Review of progress to date; agreement on proposed approach |
| Commission Meeting with several City Council members    | April 27, 2007   | Review of progress to date                                 |
| Final Commission Review and Recommendation for adoption | July 24, 2008    | Joint meeting and public hearing                           |

# BACKGROUND REPORT

---

NOTE: This part of the Crosslake Community Plan is an abbreviation of the original plan's Background Report. Background data presented in this section has been updated wherever possible. The Background Report portion of the original 2002-2003 draft plan is contained in Appendix A.

The existing pattern of development and other conditions in the City of Crosslake and the surrounding area have a great influence on the community's future. Accurate, complete and up-to-date information on existing conditions is essential to a successful Community Plan. However, the demographics are merely a snapshot of the community taken in the past. The discussion of past and future trends resulting from the demographics report is more important than the numbers themselves.

Background information for this report was gathered and analyzed for seven key planning components including:

- Demographic Characteristics
- Housing
- Economic Overview
- Land Use & Growth Management
- Environmental Features
- Infrastructure
- Community Facilities

## DEMOGRAPHIC CHARACTERISTICS

The City of Crosslake has been the beneficiary of good location and healthy community growth. The community has seen steady and managed growth over the past century that has allowed it to become an excellent place to live.

Between 1990 and 2000, the City of Crosslake accounted for approximately 3.4% of all population growth within Crow Wing County. All but two townships in Crow Wing County experienced a significant population increase that averages 26.7% over the past decade.

According to information in the 2000 US Census, the population of the City has increased by 43.8% in the past 20 years from 1,064 persons in 1980 to 1,893 persons in 2000. The City's population grew faster than the state as a whole, which increased in population by 20.7% during the same time period. The growth rate is also much faster than Crow Wing County, which grew by 32.1% in the same time frame.

Growth in the State of Minnesota between 2000 and 2005 has changed somewhat from that experienced in the 1990s. The population growth during this five-year period had been most prevalent in cities of 2,500 to 99,000 residents – Brainerd and Baxter, for example. Cities in the Northwest and Southwest of the State have lost population. Crow Wing County grew at an average annual rate of 2.2% between 1990 and 2000. Between 2000 and 2005, that annual

# BACKGROUND REPORT

---

growth decreased to 1.8%. The natural increase (births over deaths) for this period was 987, while the in-migration from outside Crow Wing County was 4,108.

Table 1 below, *Population Trends*, shows the changes in population that have taken place over time in Crosslake and surrounding townships. Comparisons also are made to Crow Wing County and the State of Minnesota. This table shows the growth rate in the City of Crosslake has remained virtually the same in the first five years of this century as it was in the last decade.

**Table 1  
Population Trends  
Crosslake Area  
1980 - 2005**

| Locality               | 1980      | 1990      | 1980 –<br>1990 %<br>Change | 2000      | 1990 –<br>2000 %<br>Change | 2005      | 2000-<br>2005 %<br>Change |
|------------------------|-----------|-----------|----------------------------|-----------|----------------------------|-----------|---------------------------|
| Crosslake              | 1,064     | 1,132     | 6.4%                       | 1,893     | 67.2%                      | 2208*     | 35%                       |
| Ideal<br>Township      | 760       | 724       | -4.7%                      | 950       | 31.2%                      | N/A       | N/A                       |
| Mission<br>Township    | 527       | 514       | -2.5%                      | 733       | 42.6%                      | N/A       | N/A                       |
| Crow<br>Wing<br>County | 41,722    | 44,249    | 6.1%                       | 55,099    | 24.5%                      | 60, 194*  | 9%                        |
| Minnesota              | 4,075,970 | 4,375,099 | 7.3%                       | 4,919,479 | 12.4%                      | 5,205,091 | 5.8%                      |

Source: US Census and Minnesota Demographers Office  
\*Based on Survey

The following table (Table 2) extracted from the original plan with minor updates, contains a number of different projections using a number of methodologies that can all be considered “valid.” However, there is a large diversion in the numbers leading one to conclude that projecting an accurate number is extremely difficult. For the purposes of this Community Plan, the most likely actual number is assumed to lie between the straight line and exponential projections. As the number provided by the Center for Small Cities study in that row of the table, the 2005 number lies near the midpoint of both projections. The last line in the table shows the numbers we recommend be used until more accurate data is available and this Community Plan is updated.

# BACKGROUND REPORT

---

**Table 2  
Population Projections 2000-2025**

| Projection Type                    | 2000* | 2005    | 2010  | 2015  | 2020  | 2025  |
|------------------------------------|-------|---------|-------|-------|-------|-------|
| Straight Line                      | 1,893 | 2,081   | 2,269 | 2,456 | 2,644 | 2,832 |
| Exponential                        | 1,893 | 2,306   | 2,808 | 3,420 | 4,165 | 5,073 |
| Demographer's Rate                 | 1,893 | 1,991   | 2,072 | 2,136 | 2,183 | 2,212 |
| Center for Small Towns Data (2007) | 1,893 | 2,208   | 2,592 | 2,991 | 3,378 | 3,755 |
| Crosslake Comp Plan Projection     |       | 2,208** | 2,540 | 2,930 | 3,400 | 3,970 |

Source: \*US Census, Minnesota Demographer's Office  
\*\* Same number as Center for Small Towns Data Study

There are other demographic and societal characteristics that require consideration, including median age, children, schools, housing, household size, housing costs, income, and so on. Some of these characteristics are compounding in their effect on the future, while some are competing in either increasing or decreasing the probable growth trends. The above numbers are simply reasonable projections upon which to base future plans until more accurate data is available.

## HOUSING

The character of households can change over time in two ways as it relates to a city's population growth: by number and by size. If over time population growth is coupled with an increase in both the number and size of households, it generally tends to indicate a community is growing from within, i.e., a high birth rate. However, if population growth is reflected by an increase in the number of households and a decrease in the size of the household, it may indicate that the community is growing due to an influx of new residents.

Crosslake is somewhat unique in regards to its seasonal nature. While there is a cadre of year-round residents, many of the houses are occupied "full time" between four and six months of the year. The City of Crosslake and Ideal and Mission Townships have a high percentage of seasonal housing units and a small amount of rental units (outside of resorts).

**Table 3  
Total Housing Units 1990 vs. 2000**

| City             | 1990  | 2000  |
|------------------|-------|-------|
| Crosslake        | 2,086 | 2,477 |
| Nisswa           | 1,145 | 1,532 |
| Ideal Township   | 1,447 | 1,416 |
| Mission Township | 801   | 871   |

Source: US Census

# BACKGROUND REPORT

---

Table 4 shows that, along with the population, the number of households increased in Crosslake between 1990 and 2000, while the size of households decreased. This indicates that the community is growing from an influx of new residents. Chart 10 shows that on average, there were 2.21 persons per household in 1990, and 2.11 in 2000. This is consistent with the local and national trends of smaller family sizes and more single person households.

**Table 4**  
**Household Characteristics**  
**Crosslake Area**  
**1990-2000**

|                  | Total Households |           | Average Household Size |      |
|------------------|------------------|-----------|------------------------|------|
|                  | 1990             | 2000      | 1990                   | 2000 |
| Crosslake        | 512              | 899       | 2.21                   | 2.11 |
| Ideal Township   | 304              | 435       | 2.38                   | 2.18 |
| Mission Township | 213              | 323       | 2.41                   | 2.27 |
| Crow Wing County | 17,204           | 22,250    | 2.52                   | 2.43 |
| Minnesota        | 1,647,853        | 1,895,127 | 2.58                   | 2.52 |

Source: US Census

An additional look at more recent growth of households is shown in Table 5 below.

**Table 5**  
**Household Growth 2000 - 2005**

| City          | Households Added Since 2000 | 2005 Total | 2010 Projection |
|---------------|-----------------------------|------------|-----------------|
| Crosslake     | 91                          | 990        | 1,271           |
| Breezy Point  | 243                         | 656        | 752             |
| Nisswa        | 68                          | 887        | 1,081           |
| Pequot Lakes* | 405                         | 884        | 890             |

\* Includes Sibley Township Annexation  
Crow Wing County Housing Study (2006)

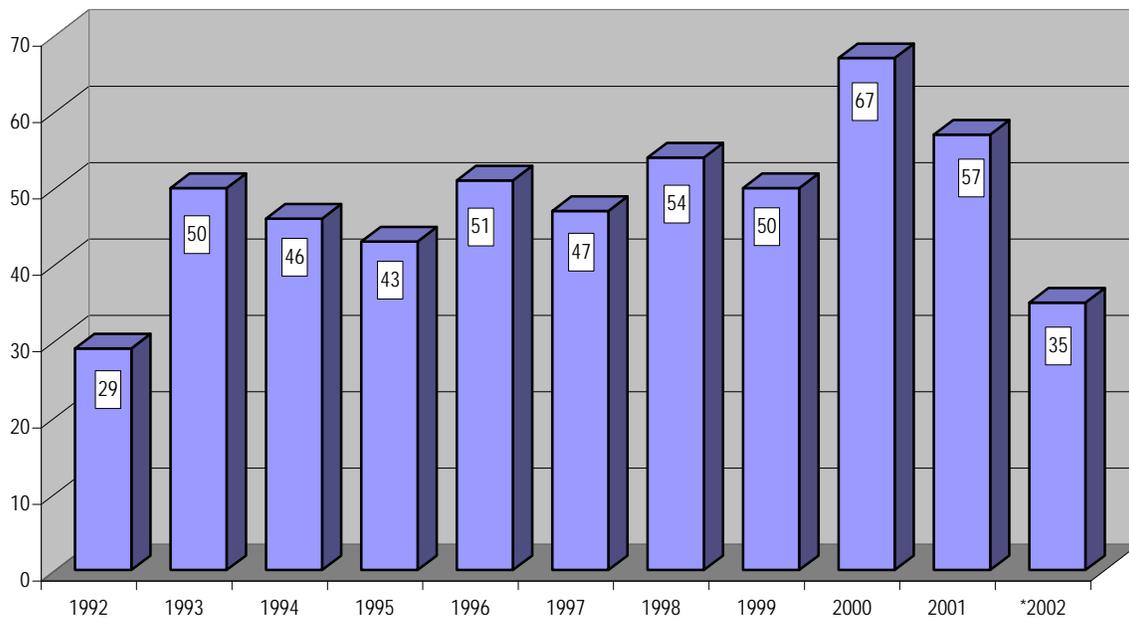
Note: If you multiply the 2010 projection in Table 5 by the factor of 2.11 persons per household experienced in 2010, you get the figure of 2,781 as the predicted population of Crosslake in 2010. This number is 340 higher than the number we are using as the predicted figure. This is further evidence of the difficulty in accurate population predictions.

# BACKGROUND REPORT

---

**Chart 1**

Housing Building Permits Issued



Source: City of Crosslake

\* 2002 numbers are through September 2002

Over the past ten years there has been a steady pattern of new housing construction activity shown in Chart 11. The largest numbers of permits for houses issued was in 2002 with 67. There has been an average of around 48 housing permits issued per year over the last ten years.

## ECONOMIC OVERVIEW

Economic health is an important component of a healthy and thriving community. A strong commercial and industrial base provides jobs to community residents, contributes to a city's tax base, and can be a source of psychological strength to a community. This can best be explained when one compares a downtown area consisting of boarded up buildings with one that has a thriving business sector. The community with the vacant or boarded up buildings appears listless and drab, while the one with the strong downtown community is lively, busy and thriving.

Crosslake's economy relies heavily on tourism as well as the summer residents.

### EMPLOYMENT

According to Table 8 below, 56.7% of Crosslake's residents work within the City of Crosslake. A smaller number of Crosslake's residents work outside of the City. Only 120, or 33.1% of persons 16 and older work outside of the City, but are still in Crow Wing County. A significantly lower number of people, 34 persons or 9.4%, work outside of Crow Wing County, but still in the state of Minnesota. Persons working outside of the State account for less than 1% of the population of Crosslake.

# BACKGROUND REPORT

---

**Table 6**  
**Place of Work**  
**(Workers 16 and Over)**  
**City of Crosslake**

| Place of Work                            | 1990       |            | 2000       |            |
|--|------------|------------|------------|------------|
|  | Number     | Percent    | Number     | Percent    |
| Within Crosslake                         | 206        | 56.7       | 302        | 41.9       |
| Outside Crosslake, But Within the County | 120        | 33.1       | 274        | 38.0       |
| Outside the County                       | 34         | 9.4        | 135        | 18.7       |
| Outside the State                        | 3          | 0.8        | 10         | 1.4        |
| <b>Total</b>                             | <b>363</b> | <b>100</b> | <b>721</b> | <b>100</b> |

Source: U.S. Census

Table 6 above also illustrates that more people are employed outside the City of Crosslake. The percentage of people that live and work in Crosslake has dropped from 56.7% in 1990 to 41.9% in 2000. The number of individuals commuting has increased during the past decade. A higher percentage, 33.1 in 1990 and 38.0 in 2000, work outside of Crosslake, but still within Crow Wing County. The percentage of people working outside Crow Wing County and the State have both increased. Gone are the days of people living, shopping, going to church and working in the same community!

Another economic factor that heavily influences population growth in the City of Crosslake is the cost of property. The majority of prime lakeshore property has been developed and some buyers are now seriously considering properties that were considered marginal. Even so, the following table shows the high median cost of property in Crosslake, especially in comparison to other local cities.

**Table 7**  
**Median House Price (July 2006)**

| City          | Median Home Sale Price |
|---------------|------------------------|
| Crosslake     | \$419,805              |
| Breezy Point  | \$176,000              |
| Nisswa        | \$302,800              |
| Pequot Lakes* | \$156,550              |

\* Includes Sibley Township Annexation  
 Crow Wing County Housing Study (2006)

# BACKGROUND REPORT

---

## LAND USE INVENTORY

### METHODOLOGY

The object of the land use inventory was to record, on a map of the City, the exact use of every piece of property and every building in the City. The inventory was completed by City Staff in August of 2002.

The following procedure was used to complete the inventory:

The City's Planning and Zoning Department provided an existing base map of the City. The majority of the inventory was compiled by driving every street in the City and noting the use for the property on the map. Existing aerial photographs, mapping, and Crow Wing County property records were also used as a resource for developing the map.

The inventory reflected how the land was actually being used and not how it is zoned, because these may be different. For example, a single-family home in a business district was noted as a single-family home. A single-family home in a residential district that has been converted to three units was noted as a multi-family unit, not a single-family home. A business in a residential district was noted as a commercial use and not residential. If the land use was not obvious, careful notes were taken to later determine the proper category.

Once the working maps were completed, they were reviewed by City staff, members of the Planning Advisory Committee (PAC), and the public at the Comprehensive Plan topic meetings. The working maps were put on the City's digital base map in an Arc View format.

Crosslake's existing land use as of the fall of 2002 is found in Table 8. This table shows that residential is the largest major developed land use category in the City. Right-of-ways and public/semi-public also make up a large part of the City.

# BACKGROUND REPORT

---

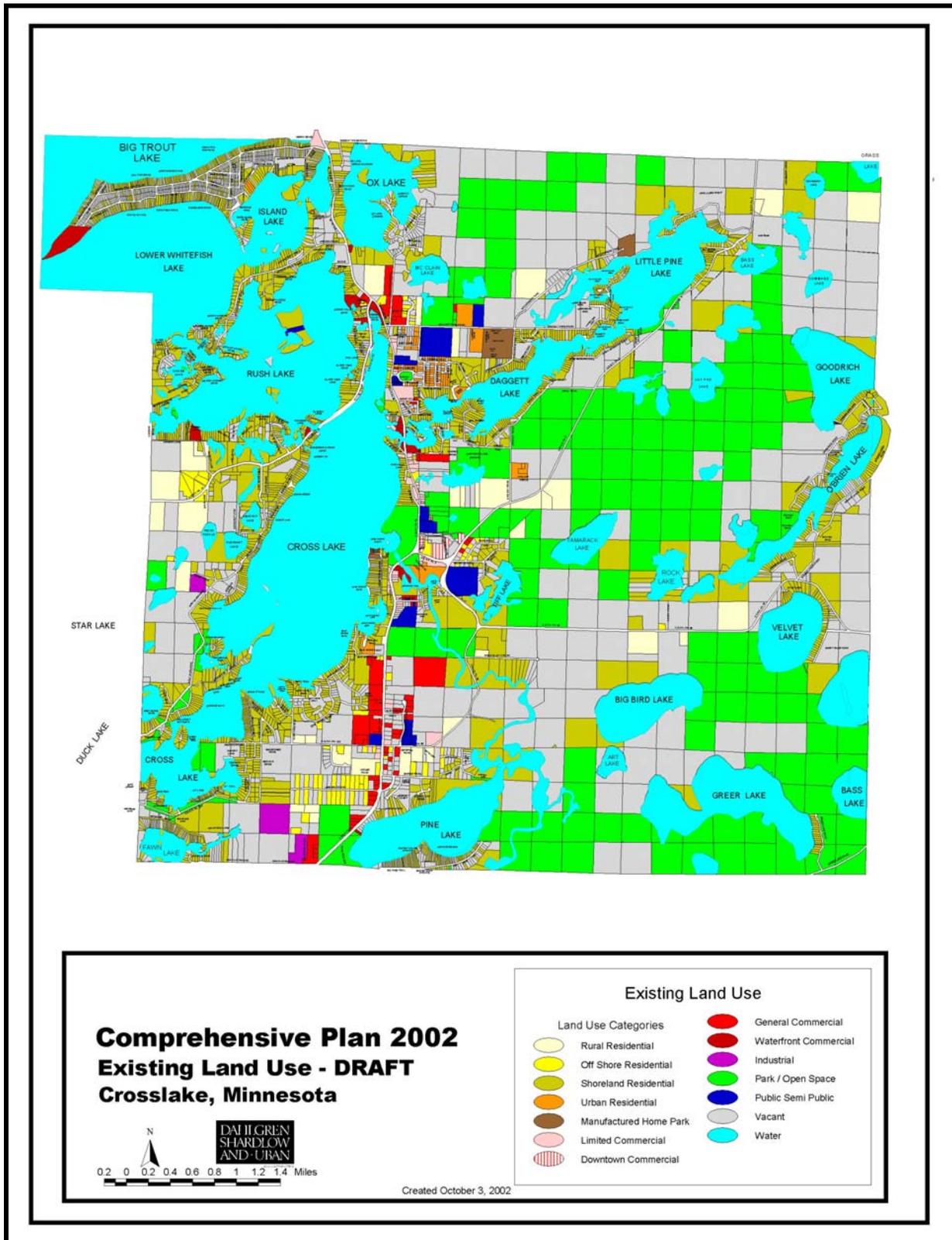
**Table 8  
Existing Land Use  
City of Crosslake  
2002**

| Land Use Category         | Net Acres       | Percent of Total City |
|---------------------------|-----------------|-----------------------|
| Residential               |                 |                       |
| Rural Residential         | 547.4           | 2.3%                  |
| Low Density Residential   | 158.3           | 0.7%                  |
| Shoreland Residential     | 4,426.9         | 18.7%                 |
| Urban Density Residential | 116.3           | 0.5%                  |
| Manufactured Housing Park | 59.7            | 0.3%                  |
| Right of Way              | 536.2           | 2.3%                  |
| Public/Semi-Public        | 240.4           | 1.0%                  |
| Industrial                | 79.7            | 0.3%                  |
| Parks/Open Space          | 2,942.7         | 12.4%                 |
| Commercial                |                 |                       |
| Downtown Commercial       | 21.8            | 0.1%                  |
| General Commercial        | 236.8           | 1.0%                  |
| Waterfront Commercial     | 36.7            | 0.2%                  |
| Limited Commercial        | 79.9            | 0.3%                  |
| <b>Total Developed</b>    | <b>8,946.6</b>  | <b>37.8%</b>          |
|                           |                 |                       |
| Vacant                    | 4,967.4         | 21.0%                 |
| <b>Total Land</b>         | <b>14,450.2</b> | <b>61.0%</b>          |
|                           |                 |                       |
| Open Water                | 7,746.1         | 32.7%                 |
| Wetlands                  | 1,483.7         | 6.3%                  |
| <b>Total Water</b>        | <b>9,229.8</b>  | <b>39.0%</b>          |
|                           |                 |                       |
| <b>Total City</b>         | <b>23,680.0</b> | <b>100.0%</b>         |

Source: City of Crosslake

# BACKGROUND REPORT

Figure 3. Existing Land Use Map



# BACKGROUND REPORT

---

## **RESIDENTIAL**

Residential land comprises 22.5% of the developed land within the City's total area and is the largest developed land use type in the City. The 5,308 acres of residential land is primarily located around the chain of lakes. There are five classifications of residential land uses in Crosslake: rural residential, low density residential, medium density shoreland residential, urban density residential and manufactured home.

Rural residential land use includes very low density residential uses, including houses, private cabins, and other dwellings that house only one family, or one group of people, in one building that is located on large off lake parcels of five (5) or more acres.

Low density residential uses, including houses, private cabins, and other dwellings that house only one family, or one group of people, in one building that is located off lake on suburban size parcels generally with a size between 40,000 sq. ft. and five (5) acres.

Shoreland residential includes riparian development meeting DNR Shoreland Regulations that will include single-family or multi-family dwellings with riparian access or other access to a public water body.

Urban residential uses, including single-family houses, duplexes - either side-by-side or up-and-down, townhouses, apartments, condominiums, rooming houses, and other dwellings that house more than one family in one building and senior housing.

Manufactured homes, manufactured home parks, and trailer homes, if permanently located on the site. There are two manufactured home parks currently in Crosslake.

## **RIGHT-OF-WAY**

Street right-of-ways comprise 2.3% of the City's total area, and 6.0% of the City's developed area. There are six County Aid State Highways (CASH), over 50 miles of City maintained streets and several privately maintained roads.

## **PUBLIC/SEMI-PUBLIC**

Public and semi-public land uses comprise 1% of the City's total areas, and 2.7% of the City's developed area. This land use classification includes public uses such as schools, City buildings, County buildings, water towers, pumping stations, sewage treatment plants, etc., as well as public utilities, such as power plants, electrical substations and telephone companies. It also includes private institutional uses such as hospitals, colleges, private schools, churches, monasteries, cemeteries, and similar places.

However, the Public/Semi-Public category does not include parks and other recreational uses, whether public or private, such as golf courses, camps, etc. These are classified as Parks/Recreation. It also does not include private clinics or dental offices (these are considered commercial uses), large-scale day care centers or pre-schools, (these are also considered commercial uses, unless they are part of a church or other non-profit institution), or streets, highways and railroads (which are placed in the right-of-way category).

# BACKGROUND REPORT

---

## **INDUSTRIAL**

Industrial land uses include manufacturing, warehousing, assembly, truck terminals, mining, quarries, adult-uses and other businesses that provide goods and services, but not directly to the public. These industrial uses will often have an administrative or sales office within the same building, which are counted as part of the industrial use, and not as a separate commercial office use.

Land used for industrial purposes consume 0.3% of the City's total area, and 0.9% of the City's developed area. There are three heavy industrial operations in Crosslake - ready-mix concrete and two gravel-mining operations.

## **PARKS/RECREATION**

All public parks, open spaces and recreational areas are included in this category. It also includes campgrounds, State and County owned property, resorts and golf courses, whether public or private. It does not include recreational facilities that are included as part of a school grounds (this is public/semi-public), recreation/amusement businesses, such as a bowling alley, miniature golf, water slide, or go-cart track (these are commercial uses).

A common method of determining whether a community has enough parkland to meet the needs of its residents is to calculate the acres of parkland per 1,000 residents. Although the recreational needs of a community vary depending on the City's role in the region, the demographic mix of its residents and other factors, a standard of 10 acres of parkland per 1,000 residents is typically considered adequate. Currently, 12.4% or roughly 2,942 acres of land are used for park, open space and recreational uses. This means that there are approximately 1,554.1 acres of parkland per 1,000 residents. It should be noted that a large portion of the 2,942 acres is owned by Crow Wing County, the State of Minnesota, or other private owners. A small percentage of the land in Crosslake is developed for active recreation, i.e., ball fields, soccer fields, tennis courts, play grounds and the like. This would include Greer Lake campground, the Army Corp property and the Crosslake Community Center.

## **COMMERCIAL**

Retail stores, restaurants, banks, hotels, motels, lumber yards, business and professional offices, medical and dental clinics, veterinary clinics, gas stations, and other businesses serving the public are considered Commercial. Although they function similarly to commercial office uses, this category excludes government offices, schools and churches. These are considered Public/Semi-Public. Four commercial types were identified in Crosslake: General Commercial, Downtown Commercial, Waterfront Commercial and Limited Commercial.

General Commercial includes retail stores, restaurants, banks, hotels, motels, lumber yards, business and professional offices, medical and dental clinics, or veterinary clinics, gas stations, vehicle sales, warehousing/wholesale, small-scale manufacturing and other businesses serving the public.

Downtown Commercial includes high-density commercial uses, including all business, retail stores, services, and professional offices such as attorneys, real estate, insurance, etc., located in the downtown or Town Square area.

# BACKGROUND REPORT

---

Does not include government offices, schools, and churches that are located in the downtown area. These should be classified as Public/Semi-Public uses.

Waterfront Commercial includes resorts and lake orientated businesses with direct riparian access.

Limited Commercial includes retail stores, personal service shops, restaurants, banks, business and professional offices, medical and dental clinics and other businesses serving the public.

Commercial uses comprise 1.6 % of the City's total land and 4.2% of the City's developed lands. Most commercial uses are concentrated along County State Aid Highways (CSAH) 3 and 66. Three nodes of commercial development are prominent along that corridor. The first is located in the southern portion of the City along CSAH 3. The second is located at the intersection of CSAH 3 and 66. The final commercial node is located at the intersection of CSAH 66 and 16.

## **VACANT**

This includes all vacant land with no actively used buildings, but which could be available for development, including existing platted lots as well as former farmland that has not been cultivated for many years and is now sitting idle.

There are approximately 4,967 acres of vacant land within the City. Comprising 21.0% of the City's total area, vacant land represents a major portion of the land in the City. The vacant lands in Crosslake are almost exclusively non-shoreland and large parcels. There is very little vacant land that has lake access.

## **OPEN WATER**

Open water comprises approximately 7,750 acres or 32.7 % of the City's total area. Open water areas include the beautiful and scenic Whitefish Chain of Lakes. The lakes, in and around Crosslake, are the number one reason people are attracted to the area. These water features are used for recreation and are a great asset for the City.

## **WETLANDS**

Wetlands are defined in many different ways. The information that is currently available comes from the National Wetland Inventory (NWI). Based on the United State Geological Survey, the NWI provide basic location information on major wetlands within the City. This information is indicated on the Natural Resources Map.

However, there are other types of wetlands that are regulated by the 1993 Wetland Conservation Act (WCA). The WCA is administered typically by Crow Wing County and requires avoidance of wetlands, minimization of impacts on wetlands and mitigation of any wetland filling for all public or private projects (there are some exceptions). WCA has eight (8) different classifications of wetlands. Unfortunately, the NWI maps do not indicate the presence of all protected wetlands.

# **BACKGROUND REPORT**

---

Within the City of Crosslake there is roughly 1,483.7 acres of wetlands or 6.3 % of the City's total area.

## **CITY ZONING DISTRICTS**

The City has adopted a Zoning Map and a Future Land Use Map to help direct the orderly growth of the City. The City uses its Zoning Ordinance and associated maps to regulate current land uses within the community. The Future Land Use Map is used to guide future development of vacant parcels of land within the City, direct redevelopment efforts and to guide land uses in new and developing areas. A parcel of land can be zoned for its historical use, but can be directed for another use in the future.

Crosslake's current Zoning Ordinance establishes primary categories of zoning districts to meet the City's planning, development and preservation needs (Figure 6). These zoning districts are described in the following.

### **RESIDENTIAL DISTRICTS**

The City of Crosslake has established four basic residential districts. The first is the RR, Rural Residential District, which was established to maintain a low density wooded district, preserving the character of the City, and providing a rural single-family setting with agricultural/forestry uses. The second residential zoning district is R-1, Low Density Residential District, which was established to maintain a low density, off lake land use district that preserves open space with density limitations controlled by lake or river classifications. Crosslake's third residential zoning district, the R-3, Medium Density Residential District, is intended to maintain a land use district consisting of shoreline and shoreland property controlled by lake or river classification that is recreational - residential in character and compatible with the natural resources of lakes and streams. The final residential district, the R-4, Urban Residential District, is intended to establish and maintain an off lake urban or similar land use for higher density residential purposes.

### **COMMERCIAL DISTRICTS**

The commercial uses of Crosslake are located in one of four Commercial Districts. The first of which is the WC, Waterfront Commercial District, which is intended to establish and maintain a land use district limited to water oriented businesses including marinas, resorts, restaurants, bars, rental units, campgrounds and related uses on General Development and Recreational Development lakes only. The second commercial district is the LC, Limited Commercial District. This district is established to provide a commercial environment with a mixture of commercial and office related development and services. Crosslake's third commercial district, the C, Commercial District is intended to establish and provide a commercial environment with a limited mixture of commercial and office related development and services. The fourth commercial district, the DC, Downtown Commercial District is intended to establish and maintain a pedestrian oriented commercial district consisting of retail, offices and professional services.

# **BACKGROUND REPORT**

---

## **INDUSTRIAL DISTRICT**

The purpose of Crosslake's Industrial District is to establish and maintain a district for light industrial purposes that can provide employment opportunities for the residents of the community and allow for the production and manufacture of goods and products.

## **FLOODPLAIN**

The Flood Plain Overlay District FP is intended to establish and maintain an Overlay District that recognizes and evaluates the flood hazards of flood plains and controls land use in the City of Crosslake. The purpose of this district is to maintain the City's eligibility in the National Flood Insurance Program and to minimize potential losses due to periodic flooding including loss of life, loss of property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety and general welfare.

## **WETLAND OVERLAY DISTRICT**

This district is intended to provide guidance for the wise preservation and management of wetlands and thus preserve and enhance the quality of surface and ground waters, to preserve the economic and natural environmental values of wetlands and to provide for the wise use of water and related land resources of the state.

## **OPEN (SPECIAL PROTECTION DISTRICT)**

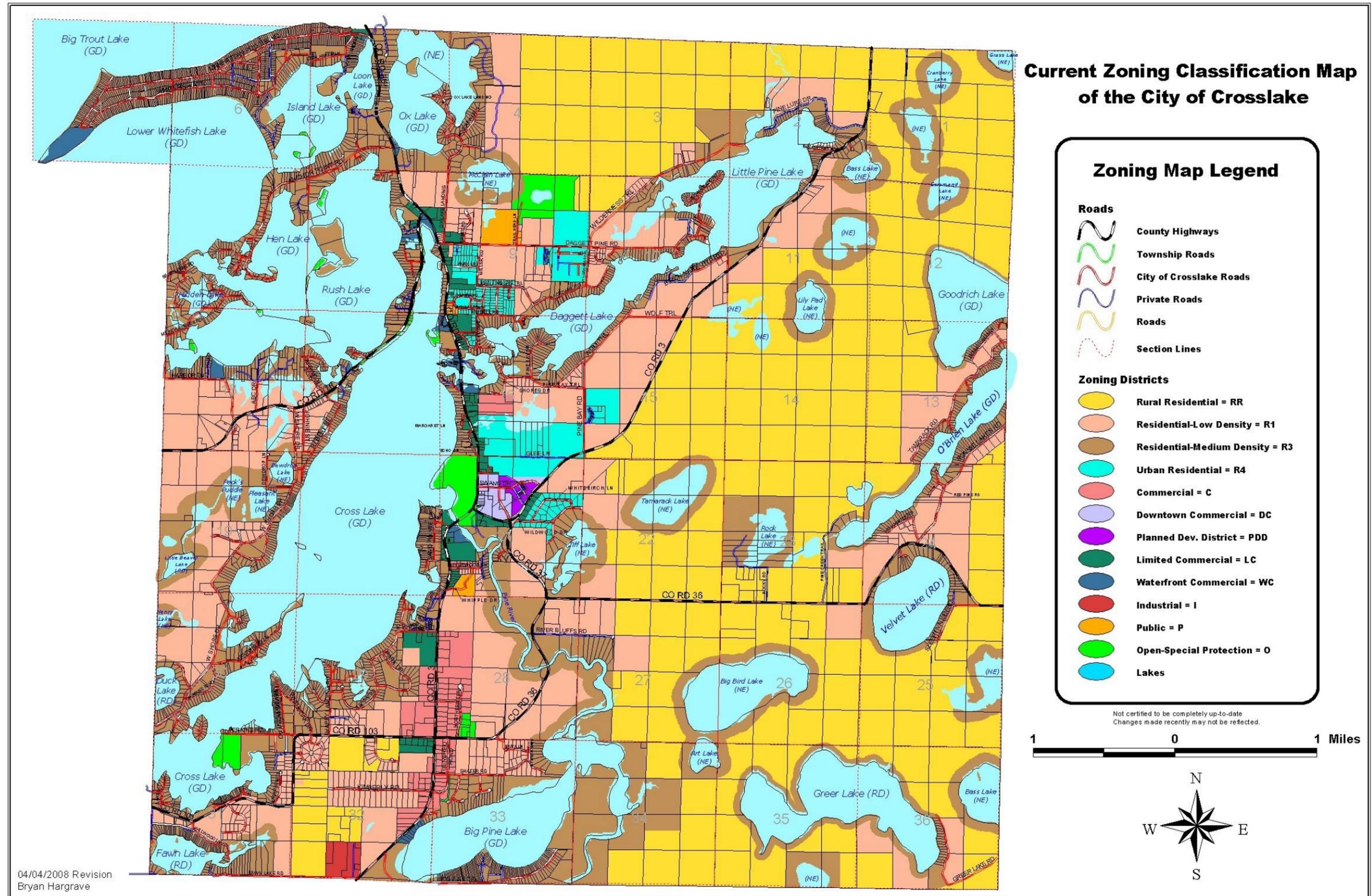
The purpose of this district is to establish and maintain a land use district in the shorelands to prevent development from occurring in the environmentally sensitive wetlands and green space, whether publicly or privately owned, to enhance wildlife and passive recreation.

## **SHORELAND ZONING**

The City of Crosslake adopted a Shoreland Management Ordinance on January 13, 1992. The ordinance gives control to Crosslake to regulate the subdivision use and development of the shorelands of public waters in the City. This allows the City to preserve and enhance the quality of surface waters, conserve the economic and natural environmental values of shorelands, and provide for the wise use of waters and regulate land resources.

# BACKGROUND REPORT

Figure 4. Existing Zoning Map



# BACKGROUND REPORT

---

## ENVIRONMENTAL FEATURES

The Crosslake area is blessed with an abundance of natural beauty and environmentally sensitive areas. This is the largest reason that people come to the area, to enjoy the lakes and all they have to offer.

Protection of environmentally sensitive areas not only allows them to be enjoyed for generations to come, but also contributes to the quality of life for Crosslake residents today. An inventory of the Crosslake area's environmentally sensitive resources is described below and illustrated on Figure 7, *Environmental Features Map*.

The purpose of this section is to identify areas of high environmental and natural resource value. Many times these features will determine what kind of adjacent land use may occur and the intensity of that use. While there is a substantial portion of the Crosslake area that is inherently suitable for urban development, other areas have intrinsic natural value. These areas function best if left in a natural state, or are protected from urban development. Preservation of significant natural resources is a legitimate goal for any local government and through preservation, recreational opportunities and a high quality of life, can be maintained for Crosslake residents.

Included in this inventory is a discussion of the lakes, shoreland regulations, floodplains, wetlands, and vegetation.

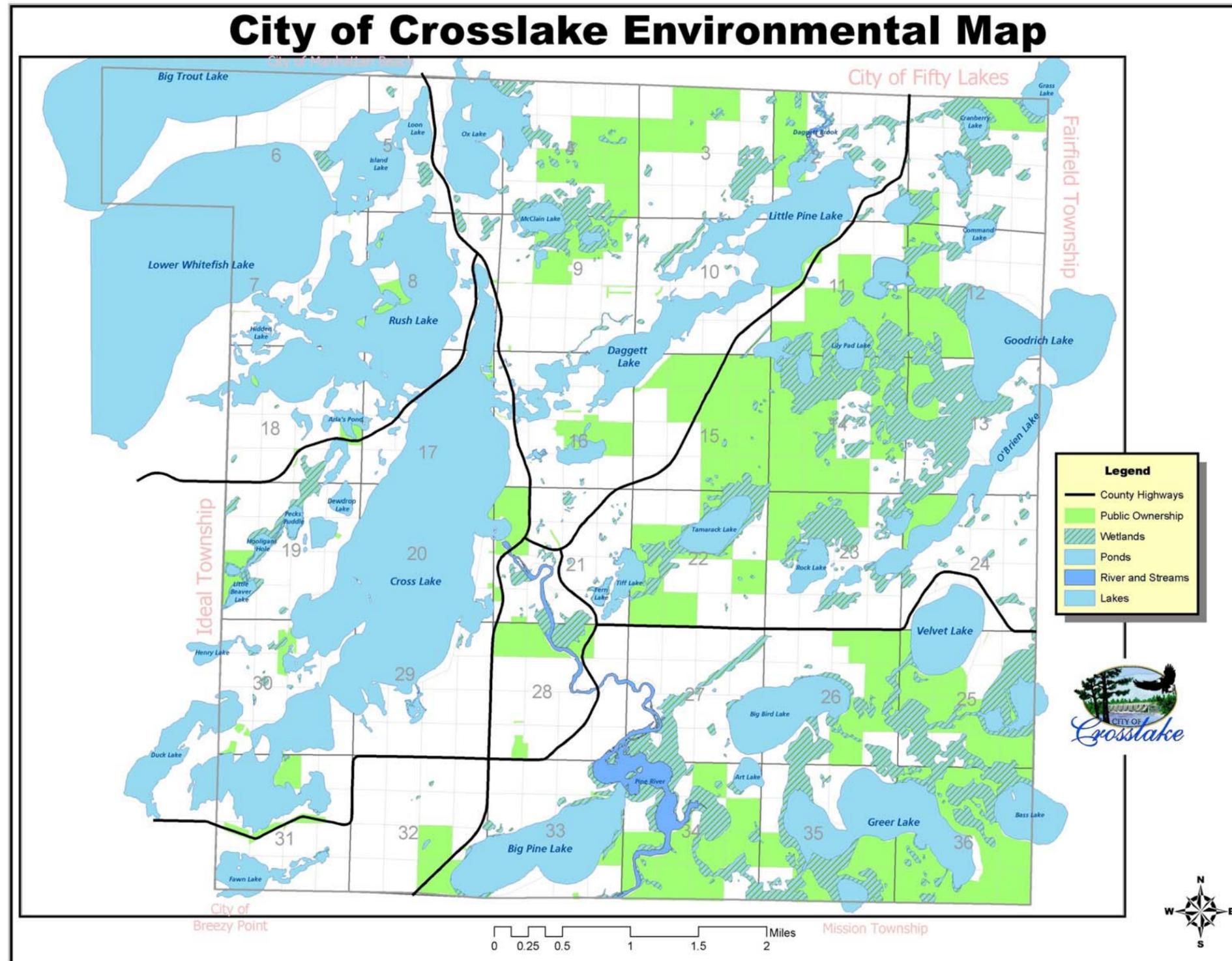
### **LAKES**

There are 41 classified lakes in the Crosslake Zoning Ordinance and 61 Public Water Bodies identified by the DNR within the boundaries of Crosslake. These lakes cover roughly 1/3 of the land area of the City. The largest lakes are Lower Whitefish, Rush and Crosslake. The lakes and river form a natural barrier to transportation facilities as well as excellent natural resources for parks and open space facilities.

A more detailed presentation of the lakes, designations, water quality information, etc., is found in Appendix A.

# BACKGROUND REPORT

Figure 5. Environmental Features Map



# BACKGROUND REPORT

---

## **SHORELAND REGULATION**

The DNR's Shoreland Management Program provides for the orderly development of shoreland and protects lakes and rivers from pollution by individual sewage treatment systems and non-point sources. The intent of this program is to encourage development of shorelands in ways that enhance water quality and preserve scenic resources. The program implements the Shoreland Management Act, which regulates all land within 1,000 feet of a lake and 300 feet of a river.

The standards for any given lake or river varies depending on its classification. The DNR provides for three classifications of lakes: Natural Environment, Recreational Development and General Development. Rivers have six primary classifications: Remote, Forested, Transition, Agriculture, Urban and Tributary. In addition, some rivers have special classifications other than those listed above. These include: state or federal Wild and Scenic Rivers, Critical Area Rivers, Trout Streams and Special River Management Districts.

The City of Crosslake adopted shoreland regulations on January 13, 1992 to comply with the DNR model. It should be noted that Crosslake has also added more restrictive regulations in some portions of the DNR model.

## **FLOODPLAINS**

Floodplains often determine land use around a water body. The DNR administered Floodplain Management Program is intended to minimize the threat to life and property resulting from flooding. This program restricts development in floodplains by preventing structures from being built at too low an elevation in areas that have a high risk of flooding. It also controls encroachment so that the floodplain's capacity to hold water will not be reduced, which could lead to flooding of even properly located structures. The City of Crosslake has adopted the DNR's Floodplain Management Regulations through its Floodplain Zoning Districts.

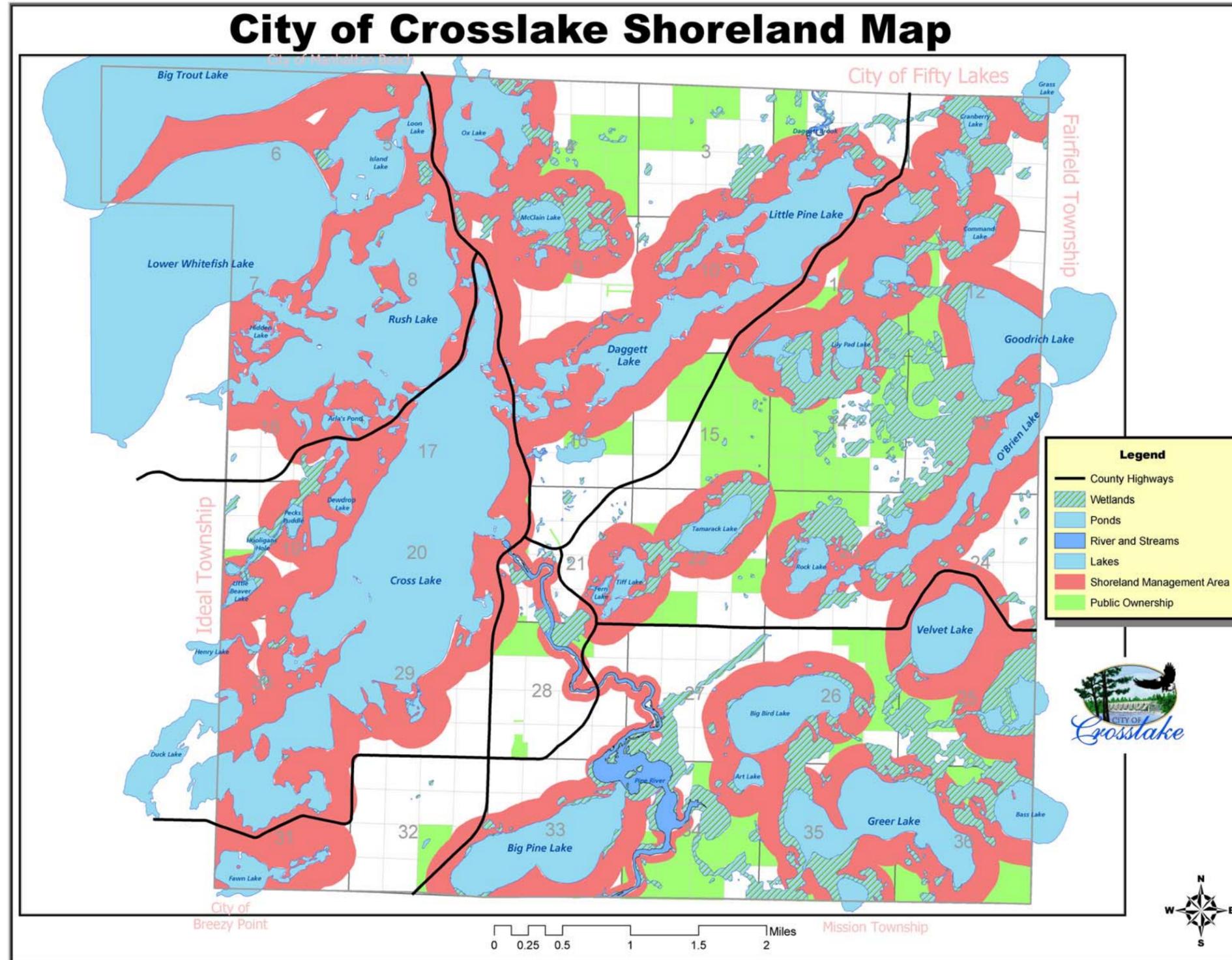
Floodplains in Crosslake are identified on Federal Emergency Management Agency (FEMA) Flood Insurance Map 01-12, Community Number 270095B.

## **WETLANDS**

In the past, wetlands were generally regarded solely as obstacles to development. Only recently have public attitudes changed and brought the destruction of these productive areas to an end. Most wetlands are valuable for storing and stabilizing surface waters to alleviate the danger of droughts and floods and support wildlife habitat areas. They also serve as the primary method of recharging aquifers to ensure a continued supply of water to serve an area's needs. Wetlands also serve to cleanse and purify the water by removing nutrients and other contaminants in storm water runoff. Wetlands in Crosslake are identified on the US Fish and Wildlife Service National Wetland Inventory.

# BACKGROUND REPORT

Figure 6, Shoreland Depiction Map.



# BACKGROUND REPORT

---

## INFRASTRUCTURE

### TRANSPORTATION

A city's transportation system has a great influence on its future growth and development, as the network of streets in a community determines land use configurations. It is a challenging task for cities to provide access for shoppers and employees to local businesses and industries, provide efficient through transportation for regional travelers, and provide for recreational transportation opportunities. These challenges are further complicated by the need to balance the conflicting needs of pedestrians and the automobile.

Crosslake has over 50 miles of City streets that are maintained by the Public Works Department. Most of these roads are paved and plans over the next few years include paving the remaining gravel roads. In addition to City streets, there are several privately maintained roads located within the City. Five County State Aid Highways (CSAH) run through the community: CSAH 3, CSAH 16, CSAH 66, CSAH 36, and CSAH 37. The County also maintains County Roads 103 and 120 (Fawn Lake Road). The total County road system consists of approximately 37 miles. A city's thoroughfare system consists of all the various streets and highways designed to accommodate vehicular movement within its corporate limits. A typical city thoroughfare system serves the needs of two general types of traffic:

**Through-Traffic.** Traffic that has its origin and destination outside the community and merely travels through it, typically on arterial roadways.

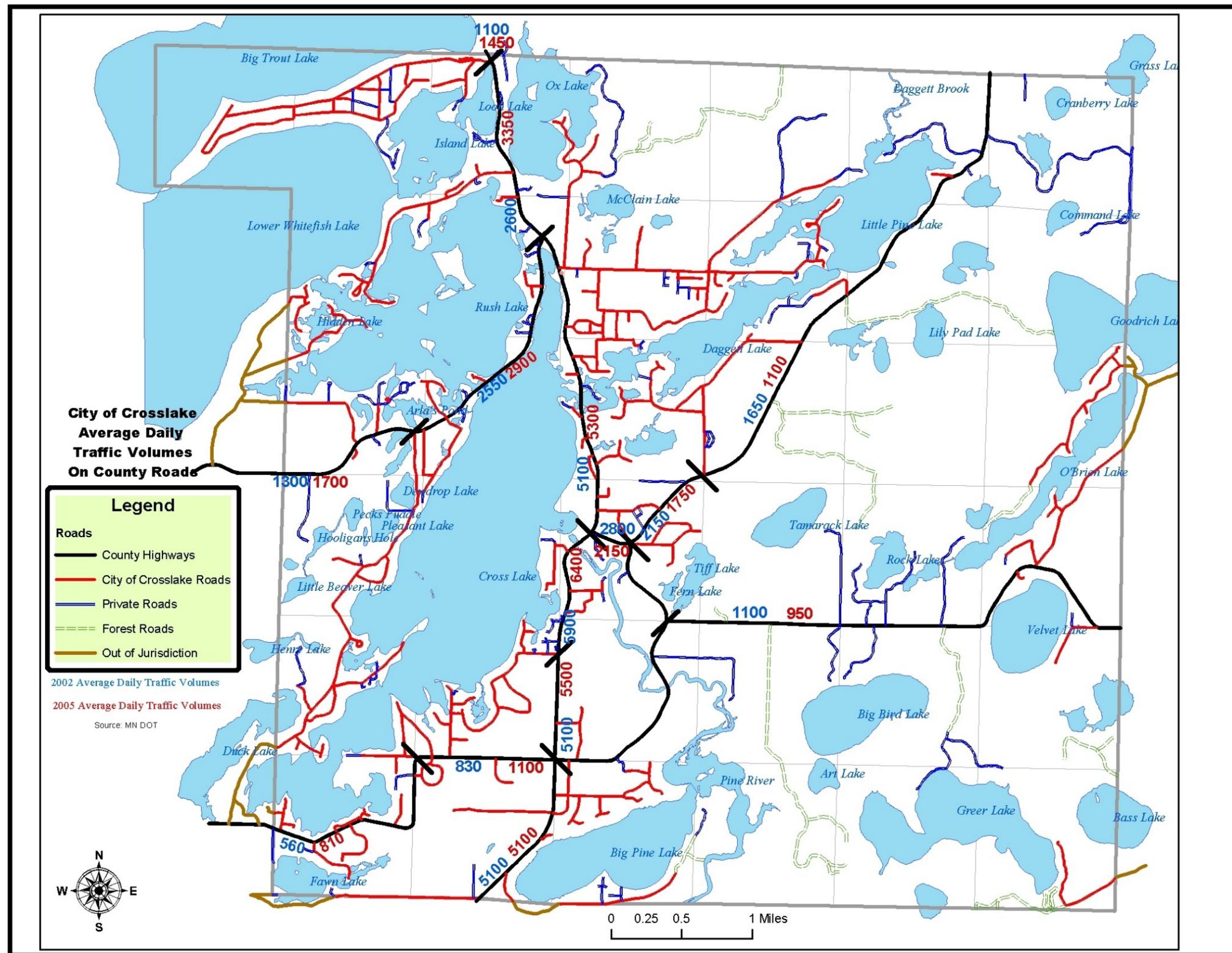
**Local Traffic.** This is traffic that has its origin and destinations inside the community and utilizes the local street system.

### TRAFFIC COUNTS

Average daily traffic counts are used in planning for expansions and improvements within a transportation system. Traffic counts are also important in creating and maintaining well-functioning roadways. With the limitations presented by the lakes, most of the traffic movement is limited to north and south. CSAH 3 and 66 serve as the major north-south traffic routes through Crosslake. Average Daily Traffic Counts for the Crosslake area are illustrated in Figure 9, *Traffic Counts*, provided by the Minnesota Department of Transportation.

# BACKGROUND REPORT

Figure 9. Traffic Counts



# BACKGROUND REPORT

---

## TRANSPORTATION IMPROVEMENTS

Most of the City roads in Crosslake have been paved. Appendix A contains the detailed information from the original draft of the Comprehensive Plan.

## RAILROADS

There is currently no rail service to the City of Crosslake.

## AIR SERVICE

Crosslake does not have a municipal airport. Service can be provided by nearby airports such as Brainerd Lakes Regional Airport formally Brainerd-Crow Wing County Regional Airport, the Pine River Airport, or the Backus Municipal Airport. The City of Crosslake Emergency Services Building does have a helipad for emergency use.

## SANITARY SEWER

The idea of creating a municipal sanitary sewer system began over 10 years ago. The first step performed was completing a 1996 study of the overall wastewater needs throughout the City. A phased sewer project was recommended as a means to serve the core density and provide the most protection for our water resources. In 2000, the City identified Phase One of the sewer project and a Wastewater Facilities Plan was approved by the Minnesota Pollution Control Agency. Based on the concept of protecting our groundwater resources with a municipal wastewater facility before they are contaminated by failing and nonconforming onsite sewer systems, the City is working to insure the sustainable drinking water supply that currently exists.

The final Phase One service area may be described as extending from the East Shore Boulevard and East Shore Road vicinity on the southern border, then north along CSAH 3 and CSAH 66 to approximately the Old Fire Hall/City Hall area. Additional properties included in the service area include the Downtown Commercial District in the vicinity of Reed's Market and Swann Drive.

The Crosslake Sanitary Sewer system has been operating successfully since 2004.

## WATER SUPPLY SYSTEM PLAN

There is no plan to install a City water supply and distribution system at this time. A Water Supply Study was completed in 2000 to determine the feasibility of a combined sewer/water project. Based on the findings of the study, a water system was determined by the City to *not* be economically feasible. This was due to factors including cost of water treatment, water storage, operation and maintenance, and the ability to connect enough water users to pay for the system.

## RESOURCES

- Census Definitions US Census Bureau
- City of Crosslake
- Minnesota Department of Transportation
- Crow Wing County Highway Department

# **BACKGROUND REPORT**

---

## **PUTTING IT ALL TOGETHER**

That the City of Crosslake is growing is not a matter of debate. What is open to discussion and interpretation is how, when and where Crosslake is going to grow; how fast Crosslake is going to grow; and how Crosslake is going to prepare for and manage that growth.

There are many stakeholders in this process – citizens, businesses, vacationers, and governmental agencies. These stakeholders have both mutual and competing interests that must be addressed to implement measures that address the concerns of all stakeholders.

The next section of the Community Plan contains somewhat more detailed strategies and actions that can be implemented to achieve the goals of this Plan. The following paragraph lists some of the assumptions and planning factors that must be addressed in the planning and implementation processes.

## **ASSUMPTIONS AND PLANNING FACTORS**

- Implementing sound lakeshore management practices will be required to maintain water quality as growth occurs. Failure to implement sound lakeshore management practices will result in deterioration of water quality and could accelerate state regulation of local resources.
- A major factor that will continue to influence growth patterns in Crosslake is the recreation and “resort” nature of the community. How that influence will be manifested is not yet apparent.
- Nearly all the prime lakeshore has been developed; continuing development of lakeshore will involve “marginal” properties that present additional problems in the application of shoreland rules and City ordinances.
- Division and development of currently unused land in the City should include provisions for supporting infrastructure.
- Growth rates in Crosslake will be affected by the cost of property and the availability of lakeshore.
- Due to the large number of lakes that are part of the City and the continuing escalation in property values, low-density, affordable housing may not be a reality. If low-density housing is determined to be desirable and feasible, it will be in apartments or condominium-type units that are not in close proximity to lakeshore.
- Industrial and light-manufacturing uses within the City will be limited.
- The Corps of Engineers Campground is a very important economic resource for the City that should be protected from closure.

# GOALS AND STRATEGIES

---



City of Crosslake  
Community Plan

Goals and Strategies

# GOALS AND STRATEGIES

---

If the Community Plan is a blueprint and the foundation for building a better community, then the *Goals and Strategies* are the construction details and materials list. It is critical that all parts of the Plan work together to the same ends – create the best building plans possible.

*Goals and Strategies* are a generalized expression of a community’s aspirations for the future and can be considered the heart of the Community Plan. The *Goals and Strategies* appear toward the beginning of the Community Plan to provide the framework for the various roles and responsibilities of the City in implementing the plan and achieving these aspirations. The *Goals and Strategies* spell out various roles and responsibilities for the City. The issues identified at the Community Kick-Off and Focus Topic Meetings precede the specific goals and strategies that will aid the City in addressing these issues.

**Goal:** A general statement of community aspirations and desired objectives that indicates a broad social, economic, or physical state of conditions that the community officially agrees to strive to achieve in a variety of ways, such as through the implementation of the Community Plan.

**Strategies:** An officially adopted course or method of action intended to be followed during the implementation of the Community Goals.

The Goals and Strategies spell out various roles and responsibilities for the City relative to the future development patterns. To better understand the role for each Goal and Strategy, a number of key terms are defined below with the corresponding responsibilities:

**Create:** Bring about the desired goal, usually with City staff involved at all levels from planning to implementation. May involve City financial assistance.

**Continue:** Follow past and present procedures to maintain desired goal, usually with City staff involved at all levels from planning to implementation.

**Encourage:** Foster the desired goal through City policies. Could involve City financial assistance.

**Endorse:** Subscribe to the desired goal by supportive City policies.

**Enhance:** Improve current goal to a desired state through the use of policies and City staff at all levels of planning. Could include financial support.

**Identify:** Catalog and confirm resource or desired item(s) through the use of City staff and actions.

**Maintain:** Keep in good condition the desired state of affairs through the use of City policies and staff. Should provide financial assistance, if needed.

**Recognize:** Acknowledge the identified state of affairs and take actions or implement policies to preserve or change them.

# GOALS AND STRATEGIES

---

**Prevent:** Stop described event through the use of appropriate City policies, staff actions, and finances, if needed.

**Promote:** Advance the desired state through the use of City policies and staff activity at all levels of planning. May include financial support.

**Protect:** Guard against a deterioration of the desired state through the use of City policies, staff, and, if needed, financial assistance.

**Provide:** Take the lead role in supplying the needed financial and staff support to achieve the desired goal. The City is typically involved in all aspects from planning to implementation to maintenance.

**Strengthen:** Improve and reinforce the desired goal through the use of City policies, staff, and, if necessary, financial assistance.

**Support:** Supply the needed staff support, policies, and financial assistance at all levels to achieve the desired goal.

**Sustain:** Uphold the desired state through City policies, financial resources, and staff action to achieve the desired goal.

**Work:** Cooperate and act in a manner through the use of City staff, actions, and policies to create the desired goal.

## FORMULATION OF GOALS AND STRATEGIES

To help guide the background studies and to formulate community goals and strategies, participants listed and then ranked the issues in order of importance. Ultimately, these issues and the subsequent goals and policies will be used to draft a Land Use Plan and related policies for the community. It should be noted that the listed strengths, weaknesses and other ideas are only the opinions and perceptions of the residents who chose to participate in the workshop.

# GOALS AND STRATEGIES

---

## ISSUES

Although the issues listed here cover a broad spectrum, recurring issues, along with those that elicited the most consensus, can be thematically grouped into nine categories.

- ◆ **General Community**
- ◆ **Community Appearance and Livability**
- ◆ **Environmental Preservation**
- ◆ **Land Use/Growth Management**
- ◆ **Transportation**
- ◆ **Residential Neighborhood**
- ◆ **Economic Development**
- ◆ **Commercial Development**
- ◆ **Community Facilities**

These issues are not in a prioritized order. The ideas of the community are reflected in the entire listing of Goals and Strategies.

## General Goals and Strategies

### GENERAL COMMUNITY GOAL #1

*Maximize Crosslake's potential as a healthy community providing for business, residential and recreational opportunities.*

#### Strategies

1. Promote the development and implementation of a Crosslake Community Plan that effectively and efficiently plans for land use, community facilities, transportation, housing, economic development and environmental protection for Crosslake and the immediately surrounding area.
2. Review and amend the Community Plan as necessary to ensure its usefulness as a practical guide for current and future development. Adhere to this Plan, which shall guide all zoning changes, as closely as possible to ensure consistent development policies.
3. Review annually Crosslake's performance against the Crosslake Community Plan. Assign a subgroup of the Visionaries to annually review performance to the plan and report to the Planning Commission and City Council.
4. Formulate and enforce City ordinances to ensure development in accordance with the Community Plan, including downtown development guidelines, and general commercial development requirements.

# GOALS AND STRATEGIES

---

5. Continue to plan for land uses to support and enhance Crosslake's ability to attract quality development, by providing adequate quality areas for new commercial, industrial and residential development.
6. Participate in the state legislative, Crow Wing County, and surrounding townships' governmental processes regarding issues important to the City.
7. Protect both the general welfare and the individual choices of Crosslake residents. Ensure that decisions that are made by the community reflect the needs of residents, visitors and business owners.
8. Investigate the feasibility of adopting the Minnesota Building Code.
9. Conduct studies, as appropriate, to determine if localized water systems are feasible and affordable.
10. Strengthen the ability of the City to respond to natural and other disasters, including evacuation plans and designated emergency shelters.

## GENERAL COMMUNITY GOAL #2

*Support a strong, ongoing working relationship between Crosslake, Crow Wing County, and the adjacent Townships in all matters related to planning and the provision of public services.*

### Strategies

1. Recognize the legitimate issues and concerns regarding jurisdictional issues by working and cooperating with surrounding communities through this planning process and outside this process.
2. Continue active participation with the planning activities of Crow Wing County, surrounding cities and townships as they consider issues important to the greater community. Continue to strive for balanced growth to the area and recognize the need for cooperation between jurisdictions.
3. Consider working with surrounding jurisdictions on shared planning services or joint-planning models.
4. Continue to have the Crosslake City Council work closely with the Crow Wing County Commissioners and meet with them at least twice annually.

# GOALS AND STRATEGIES

---

## GENERAL COMMUNITY GOAL #3

*Promote community spirit and unity to enhance Crosslake's character and identity.*

### Strategies

1. Encourage volunteerism, participation in community activities and acceptance of community leadership positions.
2. Seek partnerships with churches, coalitions and interest groups to share resources and energies in order to address community problems and opportunities.
3. Continue to actively encourage and utilize resident participation in the local decision-making process.
4. Encourage increased interaction and communication between citizens of all ages, cultural heritages and incomes, between seasonal and permanent residents as well as visitors to the area.
5. Continue to improve and enhance communication among the City, residents, businesses, civic groups and public agencies utilizing various media such as the City newsletter, cable access and a community web page.
6. Continue to improve connections between the City and its business community through active participation in the local Chamber of Commerce and civic groups.
7. Continue to encourage the Chamber of Commerce to present to the council their plan for future events. Support the Chamber directed activities such as St. Patrick's Day Parade, July 4th Celebration, Crosslake Days, Autumn Festival, etc.
8. Protect and enhance important historical, cultural and natural resources as a means to maintain the integrity, heritage and local character of Crosslake's natural and built environment.
9. Encourage the formation of a youth commission to identify potential youth opportunities for service.

# GOALS AND STRATEGIES

---

## COMMUNITY APPEARANCE AND LIVABILITY GOALS AND STRATEGIES

### COMMUNITY APPEARANCE AND LIVABILITY GOAL #1

*Maintain and enhance the appearance, integrity, heritage, identity and local character of the City's built environment.*



#### **Strategies:**

1. Create, strengthen and maintain the appearance of the City gateways and key transportation corridors through streetscaping, architectural and site design standards, zoning, trails, lighting, sidewalks, landscaping, signage and other tools.
2. Develop and enforce design, performance, development and site planning standards, incentives and resources to ensure quality development.
3. Work with local historical organizations to maintain an inventory of historic community resources.
4. Support the efforts of local historical organizations in promoting the preservation of historically significant places and records where practical and economically viable.
5. In conjunction with the business community, develop a plan to eliminate billboards and adopt uniform, enforceable signage standards and ordinances.

### COMMUNITY APPEARANCE AND LIVABILITY GOAL #2

*Enhance community and neighborhood livability.*

#### **Strategies:**

1. Ensure that new developments are connected to existing developments through the efficient use of streets, utilities and infrastructure.
2. Encourage quality mixed-use development and/or the appropriate development of housing, shopping and employment in proximity to each other.
3. Encourage the integration of multi-modal access including parking, sidewalks and bike paths within new developments.

# GOALS AND STRATEGIES

---

4. Conduct a comprehensive review of community compliance with the Americans With Disabilities Act and provide non-compliant businesses and agencies with specific information on how to facilitate remediation.
5. Assign the Park and Recreation Board the responsibility to work along with Planning and Zoning to plan and build a system of paths, bikeways and walkways in the Crosslake Community. Specifically target building walkways in the high traffic areas with a priority of Daggett Pine Road, West Shore Drive, and the new Town Square Development.
6. Support existing and encourage the development of new neighborhood associations that serve as a conduit for communication between the City and its residents.
7. Encourage a variety of types of neighborhood designs, including neo-traditional and other alternative designs.
8. Maintain the Community's close relationship with the Crosslake Community School.
9. Conduct a study to determine if a larger elementary or secondary school is probable or feasible within the City of Crosslake

## COMMUNITY APPEARANCE AND LIVABILITY GOAL #3

*Maintain adequate active and passive open space to meet the needs of the community.*

### **Strategies:**

1. Require the integration of parks and green space within new developments to ensure that residential neighborhoods have adequate access to park facilities.
2. Enhance the quality of life and the safety of residents by establishing bikeways, walkways and other multi-use paths in developing areas.
3. Work to link area parks, neighborhoods, natural amenities, community facilities and local and regional trails.
4. Continue to support and create new forms of funding for equipment, improvements, and maintenance of new and existing neighborhood parks and recreational facilities.
5. Endorse the Park and Recreation Department's Plan to develop the Community Center Site with fields, paths, trails, natural areas, and facilities improvements. Refer to the Park and Recreation Plan.

# GOALS AND STRATEGIES

---

## ENVIRONMENTAL FEATURES GOALS AND STRATEGIES

### ENVIRONMENTAL GOAL #1

*Protect, enhance, and restore the City's natural resources and environmentally sensitive areas for the community's long-term environmental, social, and economic benefit.*

#### Strategies

1. Create a greenway corridor and natural areas plan that links lakes, wetlands, stream and river corridors, natural areas, trail corridors, institutions, parklands, and neighborhoods.
2. Encourage all areas of urban-scale development to be served by public utilities.
3. Encourage maintaining, enhancing, or restoring wetlands and natural drainage systems when accommodating new growth.
4. Enhancing and restoring wetlands and natural drainage systems through redevelopment projects.
5. Strictly limit development on unsuitable soils, including steep slopes, wet soils, and floodplain soils.
6. Protect both surface and groundwater from hazardous waste, fertilizers, and pesticides.
7. Continue to implement the City's environmental regulations.
8. Encourage Conservation Easements and work with land trust organizations to preserve and protect our wilderness areas.
9. Work with Lake Associations, DNR, Crow Wing County and other agencies to develop and execute a plan for the restoration and preservation of the islands within Crosslake.
10. Revise the City Code to eliminate current landfills and waste disposal sites within the limits of the City of Crosslake by 2013.
11. Address appropriate environmental issues when revising the City Code. Examples include: wind generated electricity, solar panels, sustainable development, and outdoor, wood fired heating systems.

# GOALS AND STRATEGIES

---

## Environmental Goal #2

*Maintain or improve the quality of water resources*

### Strategies:

1. Continue to inspect and require upgrades of failing septic systems.
2. Encourage the use of community septic systems in areas not planned for connection to the municipal sewer system or as temporary on-site sewage treatment until such time as municipal sewer is available.
3. Support efforts to monitor lake water quality indicators such as total phosphorous and chlorophyll, and revisit strategies if water quality declines.
4. Encourage residents to participate in the Minnesota Pollution Control Agency's (MPCA) Citizens Lake Monitoring Program.
5. Encourage the re-establishment of natural shorelines to reduce erosion from wind and water, filter stormwater run off, and preserve scenic views and wildlife habitat.
6. Continue to prohibit the use of phosphate fertilizers.
7. Continue to review possible expansion of the central sanitary sewer system.
8. Develop a comprehensive stormwater management strategy. Include appropriate implementation strategies in all new plats or developments.
9. Require that stormwater is pretreated before discharging to lakes, streams, and wetlands.
10. Inventory wetlands and conduct a wetland functional assessment to determine the appropriate development regulations for wetlands.
11. Adhere to established impervious coverage guidelines for properties in all zoning districts; comply with future revisions.



## ENVIRONMENTAL GOAL #3

*Educate landowners about environmental stewardship*

### Strategies

# GOALS AND STRATEGIES

---

1. Support annual or biannual mailings or other means of communicating to residents that describe sound natural resource management practices, changes in City zoning and permitting laws, water quality data, etc.
2. Provide workshop opportunities to residents regarding topics such as septic system maintenance, lakescaping, and water quality.
3. Use the City's website as an environmental educational tool.
4. Promote the elimination of phosphorus by various communication means such as the Crosslake Newsletter, Crosslake Web Site, bulletins, workshops, etc.
5. Continue the strong working relationship with the Whitefish Area Property Owners Association (WAPOA).
6. Provide information to homeowners and builders on "green" building practices that harmonize with the local environment and reduce the amount of utilities required.

## ENVIRONMENTAL GOAL #4

*Protect the visual aesthetics of the area*

### Strategies

1. Continue to enforce light standards to reduce night skyglow from commercial and residential areas.
2. Improve the view of the shoreline from the water by implementing vegetation management standards.
3. Continue to require the forest industry to follow the "*Visual Quality Best Management Practices for Forest Management in Minnesota.*"
4. Encourage the use of green features such as flowers, plants, grass, trees, etc on every business front.

## ENVIRONMENTAL GOAL #5

*Proactively enforce environmental regulations*

### Strategies

1. Develop a comprehensive GIS database that links digital photos of all properties to each respective parcel.

# GOALS AND STRATEGIES

---

2. Monitor land alterations and implement “Order for Restorations” as needed.
3. Develop a permit management system to track and monitor permits and applicable land alteration mitigation measures.
4. Continue to educate residents about the established regulations.
5. Monitor the effectiveness of existing regulations and modify them to address changed conditions and/or any unintended consequences.

## Land Use Goals and Strategies

### Land Use Goal #1

*Support the compact, efficient and orderly growth of all urban development, including residential, commercial and industrial areas. Strengthen the distinction between the urban city and the rural countryside with well planned and carefully coordinated services appropriate to the distinct needs of each.*

#### Strategies

1. Work with Crow Wing County and adjacent townships to assure compatible uses to adjoining areas.
2. Review all applicable ordinances and policies to ensure that they do not deter desirable, self-supporting development.
3. Identify areas of significant natural resource benefit and protect these areas from premature or incompatible development.
4. Plan for lower densities in areas not currently served by urban services, such as municipal sanitary sewer, and in areas not planned for the extension of urban services.
5. Continue to explore the expansion of City sewer service to high-density areas.

### Land Use Goal #2

*Plan for the orderly, efficient and fiscally responsible growth of commercial and industrial development in Crosslake.*

#### Strategies

# GOALS AND STRATEGIES

---

1. Locate and design industrial and commercial developments to provide good access and road service, while avoiding the routing of traffic through residential neighborhoods.
2. Require new commercial and industrial developments to have access to adequately sized and designed public roads.



3. Encourage the development of additional commercial and industrial areas within the City in accordance with the Land Use Plan.
4. Encourage all new and expanding commercial or industrial developments to be on public sewer and water if and when available.
5. Buffer commercial and industrial developments from environmentally sensitive areas and residential uses within the community.
6. Ensure industrial growth does not negatively affect the current Crosslake community environment.

## Land Use Goal #3

*Plan for the orderly, efficient, fiscally and environmentally responsible growth of residential development in Crosslake.*

### Strategies

1. Continue to guide residential growth in an orderly and compact manner so that new developments can be effectively served by public improvements and that the character and quality of the City's existing neighborhoods can be maintained and enhanced.
2. Encourage well-designed residential subdivisions at urban densities in the planned growth areas of the City. Locate higher density residential developments in areas adjacent to moderate density developments and outside of the shoreland district.
3. Discourage the placement of high-density developments in areas lacking adequate transportation or sewer infrastructure.
4. Encourage compatible infill residential development throughout the developed portions of the City, to encourage the efficient use of land and the cost effective provision of City services.

# GOALS AND STRATEGIES

---

5. Encourage some higher density housing as a means to help the community provide quality affordable housing and senior housing options.
6. Encourage all higher density residential developments to be connected to the municipal sewer system.
7. Redevelopment projects within the shoreland district shall not exceed MnDNR shoreland standards and shall be designed so they do not degrade the environmental condition of the adjacent water body.
8. Off-lake residential developments shall be planned so that they do not have a negative impact on water quality.
9. Continue to enforce lake shoreline requirements such as set backs, tree cutting, lakeshore modification, on both new and existing construction.
10. Promote WAPOA guidelines on effective shoreline management through guidance/incentives during the permit process.
11. Encourage the establishment and implementation of dock guidelines.
12. Support Crow Wing County's effort in developing a strong water-surface zoning ordinance.

## **Land Use Goal #4**

*Plan land uses and implement standards to minimize land use conflicts.*

### **Strategies**

1. Prepare and adopt a Land Use Plan that designates land use areas and guides development to appropriate areas in order to ensure desirable land use patterns and minimize conflicts.
2. Require adequate transitions between different land uses through appropriate land use planning and zoning standards and promote architectural/site aesthetics that are compatible with community standards.
3. Encourage the location of commercial and industrial development in areas that avoid adverse impacts.
4. Prepare subdivision, design and construction standards for all new and expanding commercial and industrial developments.

# GOALS AND STRATEGIES

---

## Land Use Goal #5

*Support development that enhances community character and identity.*

### Strategies

1. Work to strengthen and maintain the appearance of the County State Aid Highways 3 and 66 corridors through design standards, trails, lighting, sidewalks, signage and other tools.
2. Work with the Crow Wing County Highway Department to identify a solution to the summer traffic bottleneck at the junction of County State Aid Highways 3 and 66.
3. Develop and enforce architectural/site-planning standards in both the downtown and general commercial areas that support and promote community aesthetic standards.
4. Continue to plan for land uses in order to support and enhance Crosslake's ability to attract quality development by providing adequate quality land area within the planned growth areas.
5. Ensure that high quality developments are well planned and connected to existing development through the efficient use of streets, utilities and infrastructure.
6. Develop a community resources master plan that identifies unique environmental, cultural and architectural sites within the community. Establish preservation guidelines that allow for adaptive re-use, or redevelopment.
7. Work with property owners to encourage the development of green space.
8. Develop and enforce community site-planning/architectural standards that support and promote the character of the City.

## Transportation Goals and Strategies

### Transportation Goal #1

*Support the development of an integrated transportation network that:*

- *Supports the land use and economic development policies of the City and the region; and*
- *Is sensitive to environmental concerns; and*
- *Promotes safe and efficient transportation movements; and*
- *Supports multi-modal transportation uses; and*
- *Is Fiscally Responsible*

### Strategies

# GOALS AND STRATEGIES

---

1. Develop bicycling and walking opportunities in Crosslake. Coordinate efforts to link residential areas of the City with the Crosslake Community Park, Paul Bunyan Trail, Paul Bunyan Scenic Byway and other recreation areas and sites of regional significance.
2. Encourage the Park and Recreation Department to plan and implement a Crosslake Trailway System.
3. Work with Crow Wing County to develop a scenic roadway classification for County Roads within the City to maintain and enhance views and preserve the character of the community.
4. Work with Crow Wing County to develop and implement an access management plan for county roads within the City. Limit the number of driveways on major high-speed roads.
5. Maintain a database for roads based on segments, which includes a survey, location of utility lines by type, and right-of-way distances and ties to parcel records.
6. Identify and delineate right-of-way for future road and trail expansion in conformance to the roadway plan.
7. Encourage the expansion of public and private transportation facilities such as special needs transportation.
8. Require the platting of roads through developments where physically possible.
9. Reduce the number of dead end roads within the community.
10. Create and promote incentives for clustering driveways along minor arterials and collector roads.
11. Work with Crow Wing County to establish a 35-mph speed restriction on County State Aid Highways 3 and 66 through Crosslake's length.
12. Work with the County Attorney, Sheriff's Office, WAPOA, MLA and the MN Legislature, etc., to change current State laws regarding boat noise and water noise law enforcement.
13. Support enforcement of existing water safety regulations. Explore funding mechanisms for expanding the County Water Patrol services.
14. Develop plans to address aviation issues – specifically to promote the safe operation of floatplanes in conjunction with surface watercraft.

# GOALS AND STRATEGIES

---

## RESIDENTIAL NEIGHBORHOOD GOALS AND STRATEGIES

### RESIDENTIAL NEIGHBORHOOD GOAL #1

**Create high-quality interconnected residential neighborhoods.**



#### Strategies

1. Enforce necessary codes to ensure the continued maintenance and safety of the housing stock. Consider the adoption of the State Building Code
2. Explore methods and funding options to promote the improvement of the existing housing stock, including retrofitting existing homes to better serve today's families.
3. Encourage infill housing where adequate infrastructure exists including off-lake or non-shoreland areas where appropriate.
4. Restrict high-density residential or waterfront commercial developments to areas where public wastewater infrastructure is available.
5. Work with the City's Public Works and Engineering Departments to develop adequate infrastructure for future developments.
6. Develop minimum landscaping and design standards for new development, including the use of boulevards, tree plantings and entrance monuments.
7. Support the development of housing that provides "life-cycle" housing opportunities within the City including senior assisted living and moderately priced housing.
8. Review the 2003 Crow Wing Housing Study and expand on this study to develop more detail specific to Crosslake.

## ECONOMIC DEVELOPMENT GOAL AND STRATEGIES

### ECONOMIC DEVELOPMENT GOAL

*Support the development of a strong, diversified, and growing economic base and create a favorable climate for economic development and ongoing business activities.*

#### Strategies

# GOALS AND STRATEGIES

---

1. Promote and encourage quality commercial development in the City through the support and cooperation of the City Council, Economic Development Authority (EDA), business organizations and community leaders.
2. Strengthen and maintain a diverse retail base through the cooperation of the EDA, business organizations, and community leaders.
3. Promote and encourage environmentally sound commercial and industrial development through design standards and good site planning.
4. Promote aesthetically pleasing development and redevelopment in highly visible areas of the City. Review existing construction and landscaping requirements to ensure that they adequately reflect the desires of the community.
5. Plan for adequate land area for future industrial and commercial developments.
6. Place high-intensity uses in areas where adequate infrastructure exists or is planned.

## COMMERCIAL DEVELOPMENT GOAL AND STRATEGIES

### COMMERCIAL DEVELOPMENT GOAL

*Support the economic viability of the Commercial District.*

#### Strategies

1. Retain and attract the appropriate mix of retail/service business activities and housing opportunities in Crosslake.
2. Evaluate and recommend improvements to downtown pedestrian and vehicular traffic flow.
3. Encourage and support innovative housing opportunities in and near the downtown area.
4. Promote adequate customer parking for downtown with additional concentration on improved signage. Support a mix of public and private parking locations within the commercial core of the City.
5. Plan for improved pedestrian movement between the downtown area and the Army Corps of Engineers Campground.
6. Support the development of standardized public and private improvements that enhance the character of the retail/office areas along County State Aid Highways 3 and 66.
7. Improve lighting and signage so that the community character is enhanced.

# GOALS AND STRATEGIES

---

8. Support limited development and/or redevelopment of Waterfront Commercial sites to ensure that the development meets or exceeds the environmental regulations of the City, and state and federal governments.
9. Support new commercial uses in areas where adequate infrastructure is available or planned.

## COMMUNITY FACILITIES GOALS AND STRATEGIES

### COMMUNITY FACILITIES GOAL #1:

*Work to provide City services in an equitable and cost-effective manner.*

#### Strategies:

1. Work with adjacent Counties and Townships to prevent premature urban development within the surrounding areas that are located beyond the City's and Township's long-term ability to provide services, such as streets, sewer and water.
2. Create conceptual master plans for the planned growth areas that will identify, map, and preserve future utility corridors.
3. Encourage the protection of public health by requiring any on-site sewage systems to conform to State requirements for siting, design, construction and maintenance.

### COMMUNITY FACILITIES GOAL #2

*Promote the expansion and development of the community's green infrastructure including parkland, environmentally sensitive areas, lakes, rivers and stream corridors and trail facilities throughout the City and its planned growth areas.*

#### Strategies:

1. Explore all Federal, State, County and other funding opportunities for local and Regional Park, open space and trail acquisition, development, and maintenance.
2. Continue to require the dedication, acquisition and maintenance of parkland in the planned growth areas to meet future park needs of the community.



## GOALS AND STRATEGIES

---

3. Continue to implement the City's Park Master Plan.
4. Encourage the continued development of the Community Center site and support the plan to add paths, trails, bikeways, nature areas, improved facilities, new fields, and etc.

### COMMUNITY FACILITIES GOAL #3

*Support the development and future expansion of the Municipal Wastewater Treatment Facility and collection system.*

#### **Strategies:**

1. Continue development of necessary construction plans and approvals to allow the expansion of the public wastewater treatment facility.
2. Explore extension of collection facilities to areas where the density of development creates a potential public health threat.
3. Identify new areas near the proposed collection system for development of medium to high- density residential and commercial development.
4. Identify areas within the City where the public wastewater infrastructure will not extend. Reduce or restrict development densities in these areas.

# LAND USE AND DEVELOPMENT PLAN

---



City of Crosslake  
Community Plan

Land Use and  
Development Plan

# LAND USE AND DEVELOPMENT PLAN

---

**Introduction – March 2008.** Over four years have passed since the original draft of this plan was written. Progress has been made in certain areas associated with this plan, e.g., sewer system installed and operating; the City Library is a reality and was part of an addition to the Community Center that also expanded exercise and meeting facilities; extensive road and trail projects were completed, and development continues in the downtown commercial corridor. Much work is still to be done. The Crosslake City Council recently commissioned a transportation study. A sign committee was formed several months ago and has submitted its final recommendations for revising the City’s sign ordinance. The City Council has directed study and revisions of the City Code dealing with land subdivisions and the establishment of a Water Zoning District. The Planning and Zoning Staff and Commission will be working on changes to performance standards for adoption in the City Code.

The following discussion represents the basic content of the original draft plan, with minor updates reflecting the current state of land use and philosophy for future development.

The Community Plan provides a framework for growth and development in Crosslake over the next ten to fifteen years. It establishes long-term targets and recommendations for key components of the City, consistent with the community’s *Goals and Strategies*. The Plan is specific enough to guide many day-to-day development decisions and provides the strategies, standards, and principles that serve as the basis for updating the Zoning Ordinance and other development controls that the City enforces.

This plan focuses on providing additional areas for residential, commercial, and industrial growth in the Crosslake area while recognizing the importance of maintaining the residential and recreational core of the community. Natural features, specifically wetlands, lakes and forested areas, are used to provide open space amenities for the entire community.

The intent of this Plan is that Crosslake be a well-planned community with a variety of housing types, good jobs, an efficient transportation system, adequate parks and community facilities, and ample retail opportunities for residents and visitors alike. In addition to the goals and strategies for each key component described in the *Goals and Strategies* section, there are a number of basic recommendations that are appropriate to all of the elements. These recommendations are listed below:

## **Basic Planning Provisions**

- Zone all property in accordance with the guidelines in the Comprehensive Plan.
- Adopt land subdivision and development processes and regulations that balance property rights with intelligent growth principles – impact on surface waters, surrounding zoning, infrastructure availability, future and forecast (if known) development of adjacent properties and those that lie beyond, and other considerations.
- Extend sewer service to areas where the benefit to surface waters will be the greatest – cost permitting.
- Work with the local utility companies to ensure adequate services for the entire community.

# LAND USE AND DEVELOPMENT PLAN

---

- Connect existing and new residential neighborhoods, park and community facilities, schools, and other points of interest with recreational trails where and when feasible and affordable.
- Work with the Crow Wing County Highway departments to ensure appropriate street access to all existing and future development in the City.
- Coordinate with the State of Minnesota and Crow Wing County on matters of mutual interest to the City and County, especially the lands owned by those governmental bodies.

## EXISTING LAND USE PATTERNS

The City of Crosslake has a diverse development pattern predominantly aligned with or limited by the many lakes within the City. It should be no surprise that shoreland residential and shoreland commercial are the two most intensive land uses within the City of Crosslake. The urban core consists of a relatively small geographic area at the intersection of County State Aid Highways 3 and 66. The commercial development is also predominant along Highways 3 and 66 while residential development radiates out along the major collector roads within the City. A majority of the land within the City remains either in public ownership and/or is undeveloped. A more detailed land use discussion is contained in the Original Draft of the *Background Report* section of this Plan (Appendix A).

The development patterns are evolving in several ways.

- Redevelopment of older residential properties is resulting in larger residences with higher impervious coverage.
- Off-lake shoreland residential development is occurring where building sites retain scenic views of wooded tracts lakes or wetlands.
- The new mixed-use downtown development has started a second tier of commercial development.
- The municipal sewer system will allow redevelopment or more-intense development of some areas near the urban core of the community until the current system reaches design capacity.
- The relatively high demand for lakeshore properties is leading to development of “marginal” lakeshore areas and those previously considered less-than-desireable.
- Continued lakeshore development and unsound landscaping and lakescaping are placing increasing stress on surface waters.
- The timing and location of future growth and development is dependent on factors that are primarily beyond the City’s control.

# LAND USE AND DEVELOPMENT PLAN

---

- Development may be limited by the state and county-owned land within the City limits unless either agency elects to make those properties available for purchase and development.

## MUNICIPAL SEWER SYSTEM

The City successfully completed its first municipal wastewater treatment facility. This facility serves a significant portion of the most heavily urbanized area within the City. The municipal system provides state-of-the-art wastewater collection and treatment to the downtown retail core at the intersection of County State Aid Highway (CSAH) 3 and 66, as well as, commercial and residential development along approximately 2 ½ miles of the CSAH 3 and 66 highway corridor in Crosslake. The Army Corps of Engineers Campground facilities are also connected to the system. In addition to serving existing development, the system is designed to provide for a reasonable amount of infill development and for extensions to other areas within the City.

The system serves both environmental protection and growth management functions. The sewer system connects existing development to a controlled and managed sanitary sewer treatment facility, thereby potentially improving ground and surface water resources. Additionally, the system can be used to guide or limit growth into areas that minimize environmental impacts to ground and surface water.

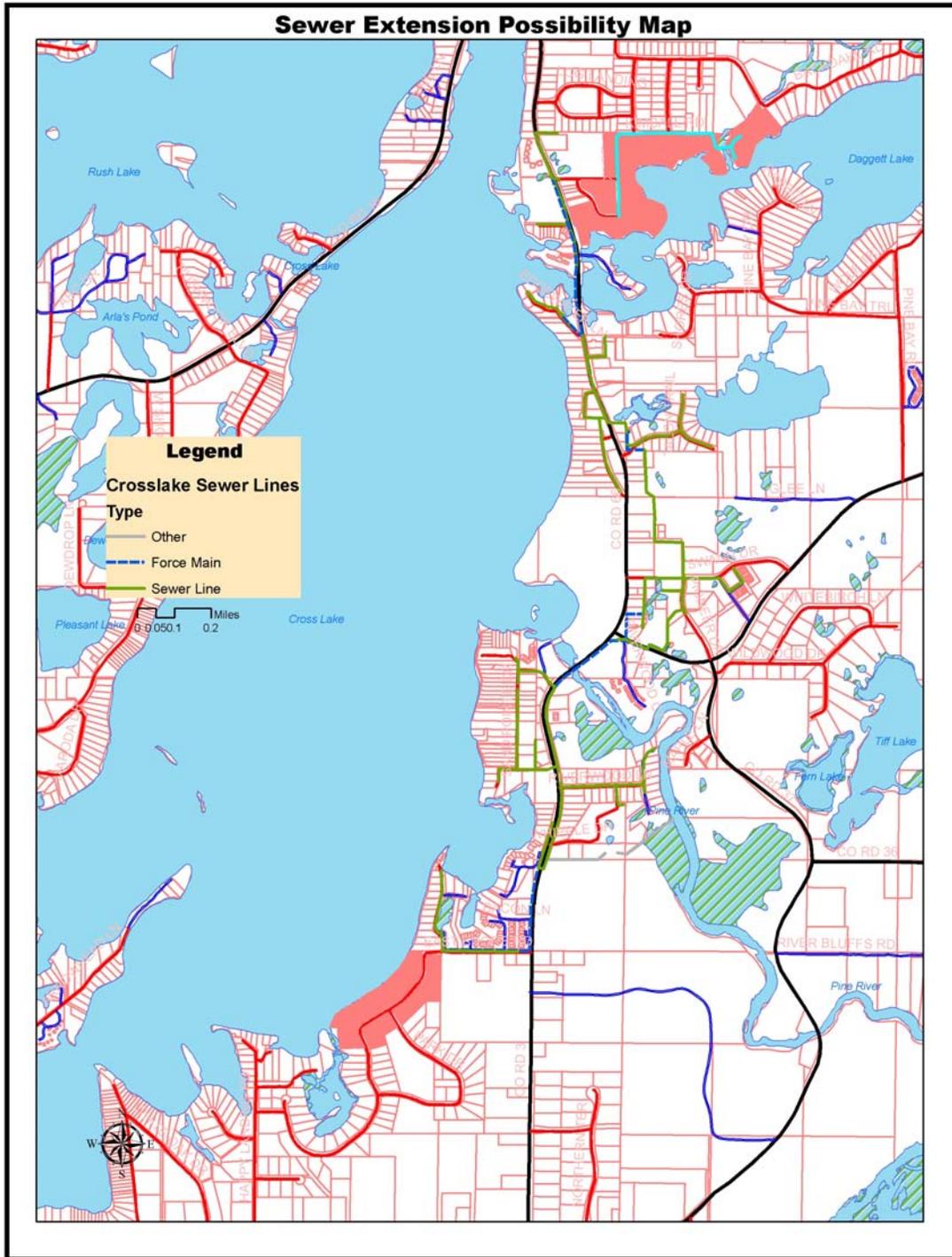
The municipal sewer system was designed to handle a maximum flow of 150,000 gallons per day. To date, the maximum flow level noted has been 92,000 gallons per day. This leaves a potential additional capacity of 58,000 gallons per day. This roughly equates to a total of 100 residential and small commercial units. The wastewater treatment facility was designed to allow for future expansion of the facility on the present site.



# LAND USE AND DEVELOPMENT PLAN

Under the rationale listed above, the most logical extension of the sewer system currently appears to be in the areas depicted in Figure 9.

**Figure 9. Municipal Sewer Extension Possibilities**



# LAND USE AND DEVELOPMENT PLAN

---

## PLANNED GROWTH AREAS

Crosslake is essentially 37 square miles of area – a former township plus the Manhattan Beach peninsula. Approximately 37% of the geographic area of the City is open water or wetlands and approximately 22% of the area is publicly owned (Federal, State, County or City). The amount of developable land is somewhat limited by these factors. Maximizing the development potential of appropriate parcels will help the City plan and pay for necessary municipal services to its residents. One method is to establish planned growth areas within the City. Planned Growth Areas direct or guide development to areas that meet the community Goals and Strategies. They are the currently identified growth areas based on land characteristics, proximity to previous development and infrastructure availability.

The Planned Growth Areas are designed to designate largely undeveloped tracts of land for future development. The City has made an infrastructure investment that provides public sanitary sewer for much of the commercial area and some shoreland residential development. The Planned Growth Areas are generally vacant parcels near the sewer collection system and are potential development sites for either commercial or residential developments.

The Planned Growth Areas laid out at this time reflect the *Goals and Strategies* found within this Plan. These areas may remain vacant for the foreseeable future, however, should a development proposal be considered, the plans should reflect the land use plans of the community. These areas should be studied for potential extension of the municipal sewer system and for urban density style development patterns. A significant area of land in the City is owned either by the State of Minnesota or Crow Wing County. This land is generally in areas where transportation (accessibility) infrastructure is neither in existence nor in current planning. Future development along existing public roads must allow for development of future public roads that will serve currently undeveloped property.

Four areas are identified as planned growth areas as described below and as depicted on the Future Land Use Maps. It is not intended to immediately rezone all the land in these growth areas based on this plan. However, individual parcels may be rezoned prior to further development to comply with the guidance and philosophy reflected in this plan.

### **Planned Growth Area #1:**

This area lies between Rush and McClain Lakes and along CSAH 66. The area consists of vacant, commercial and large lot residential uses. The potential future land use for this area consists of Waterfront Commercial, Limited Commercial, and Medium Density Residential development. This area consists of approximately 95 acres.

### **Planned Growth Area #2:**

This area lies north and east of the existing Downtown District along County State Aid Highway 3. The area consists of a small amount of multi-family residential, rural residential and a large amount of undeveloped and vacant property. The Crosswoods Golf Course lies within this area. The potential future land use for this area consists of recreational and rural residential

# LAND USE AND DEVELOPMENT PLAN

---

development, but could also feature additional limited commercial development along Highway 3. It consists of approximately 237 acres of mostly undeveloped land.

### **Planned Growth Area #3:**

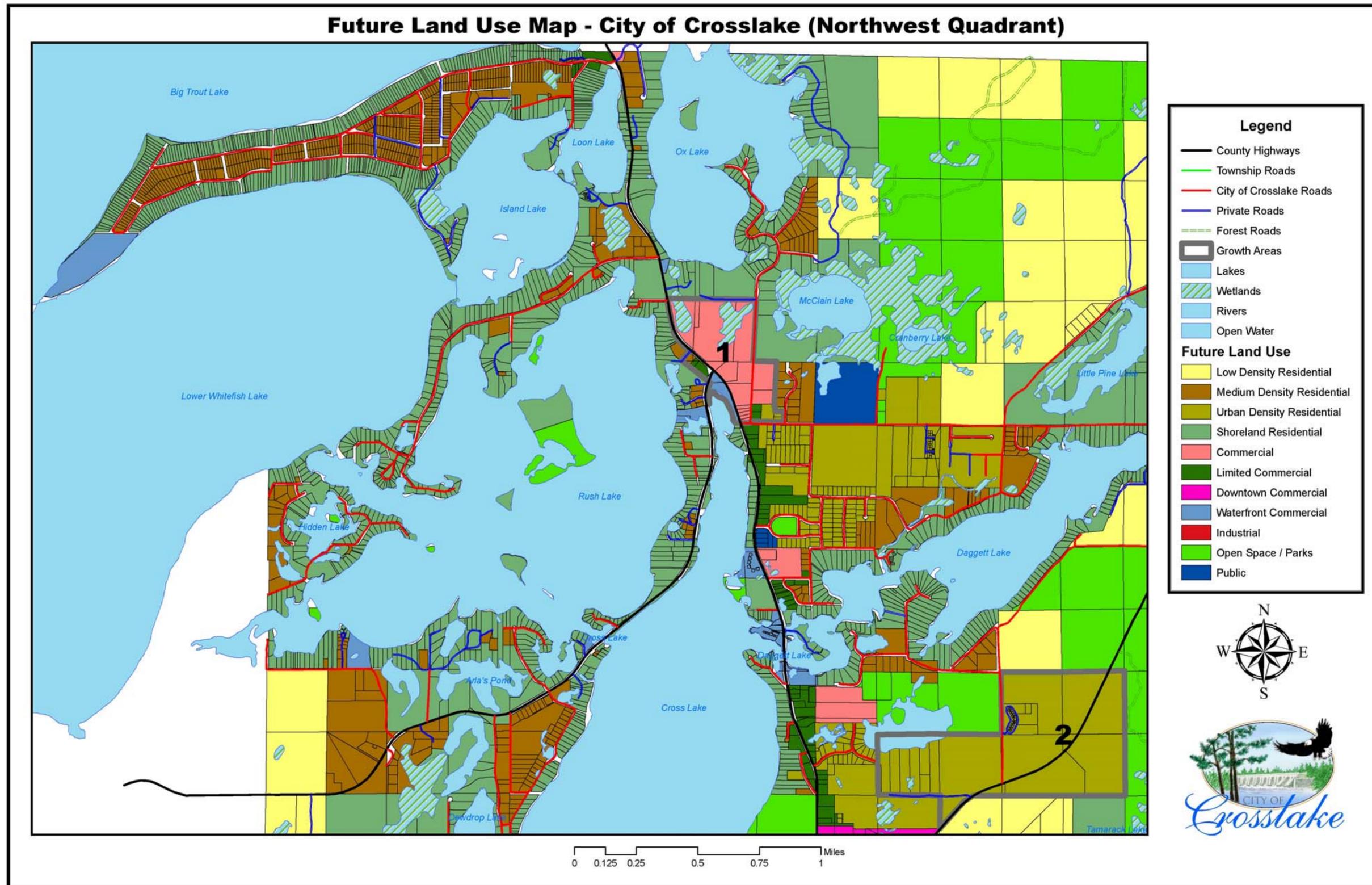
This area lies south of the existing downtown district along County Road 37. The area consists of large and small lot shoreland residential and a small amount of vacant residential lots. The area is relatively less developed than other areas so close to the commercial and downtown commercial areas of the City. The new Catholic Church will be built on the north side of CR 37. The potential future land use for this area consists of Shoreland Residential development. It consists of approximately 56 acres of mostly undeveloped land.

### **Planned Growth Area #4:**

This area lies south of the municipal wastewater treatment facility along County State Aid Highway 3. It consists of approximately 367 acres of mostly platted, yet undeveloped land. The land is generally zoned for commercial and light industrial uses. The Future Land Use Map guides this area for similar uses. The extension of municipal sewer to this area would allow for more diverse commercial and industrial uses to locate within the community.

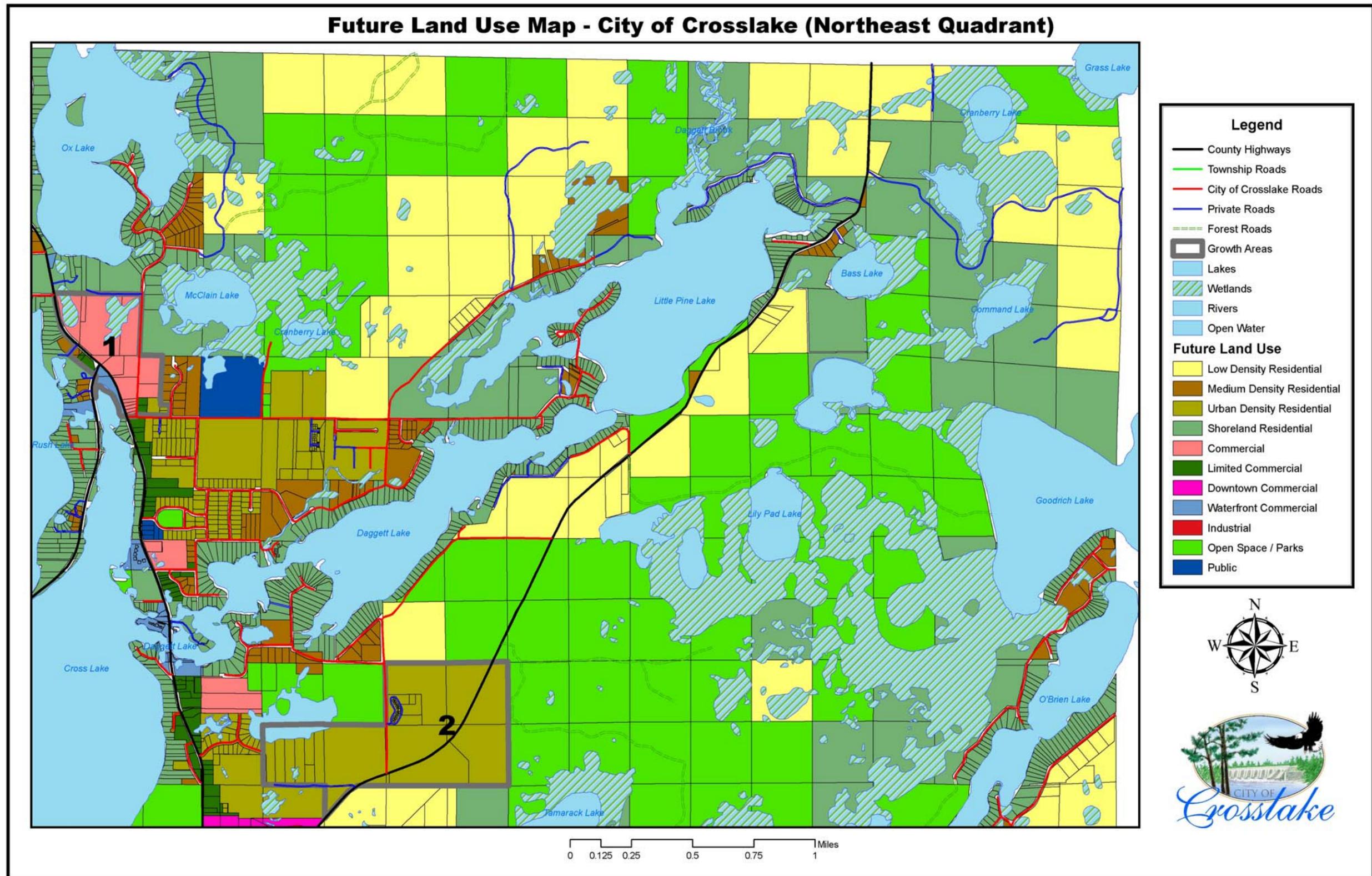
# LAND USE AND DEVELOPMENT PLAN

Figure 10a – Future Land Use Map (Northwest Quadrant)



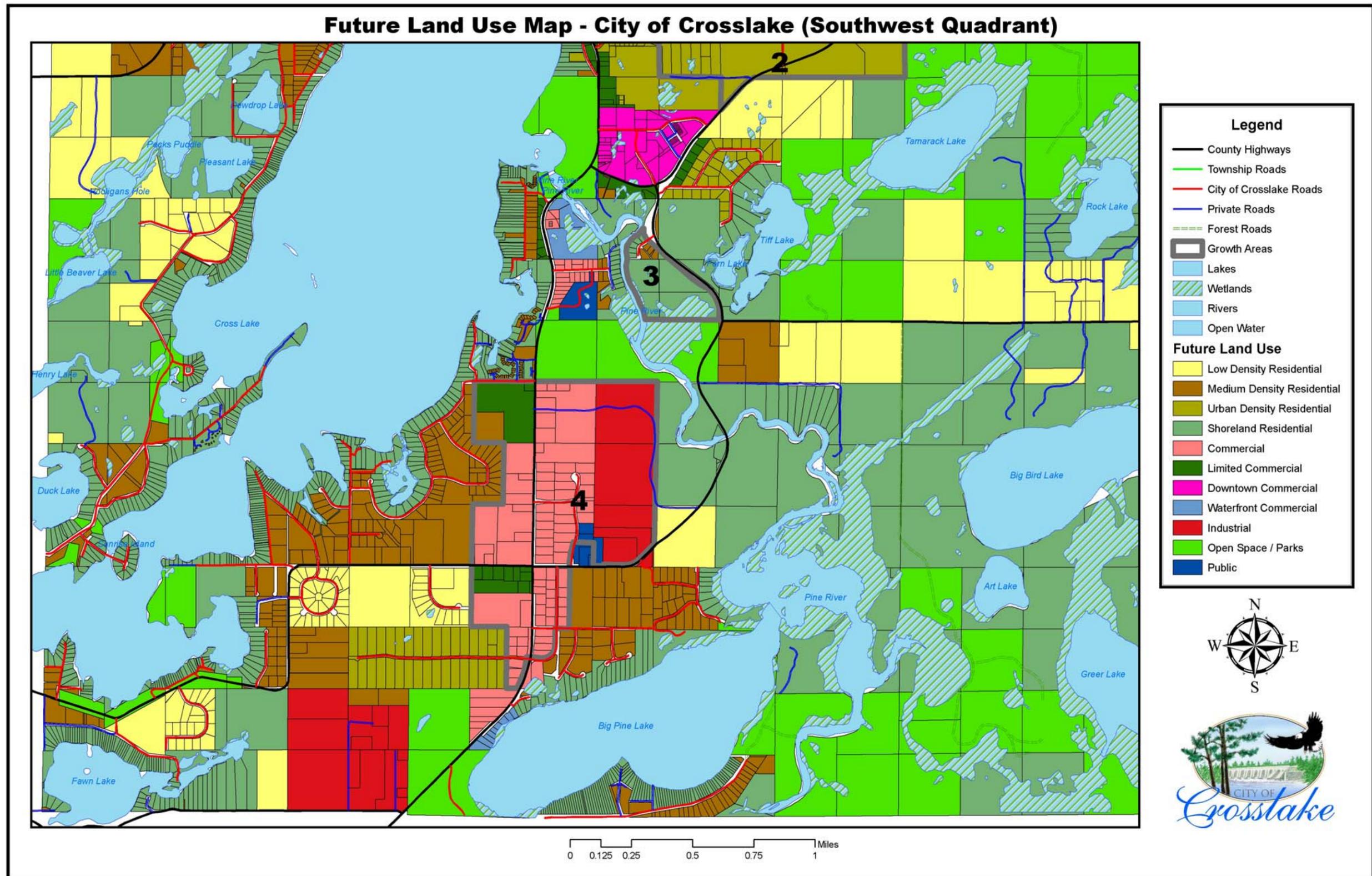
# LAND USE AND DEVELOPMENT PLAN

Figure 10b – Future Land Use Map (Northeast Quadrant)



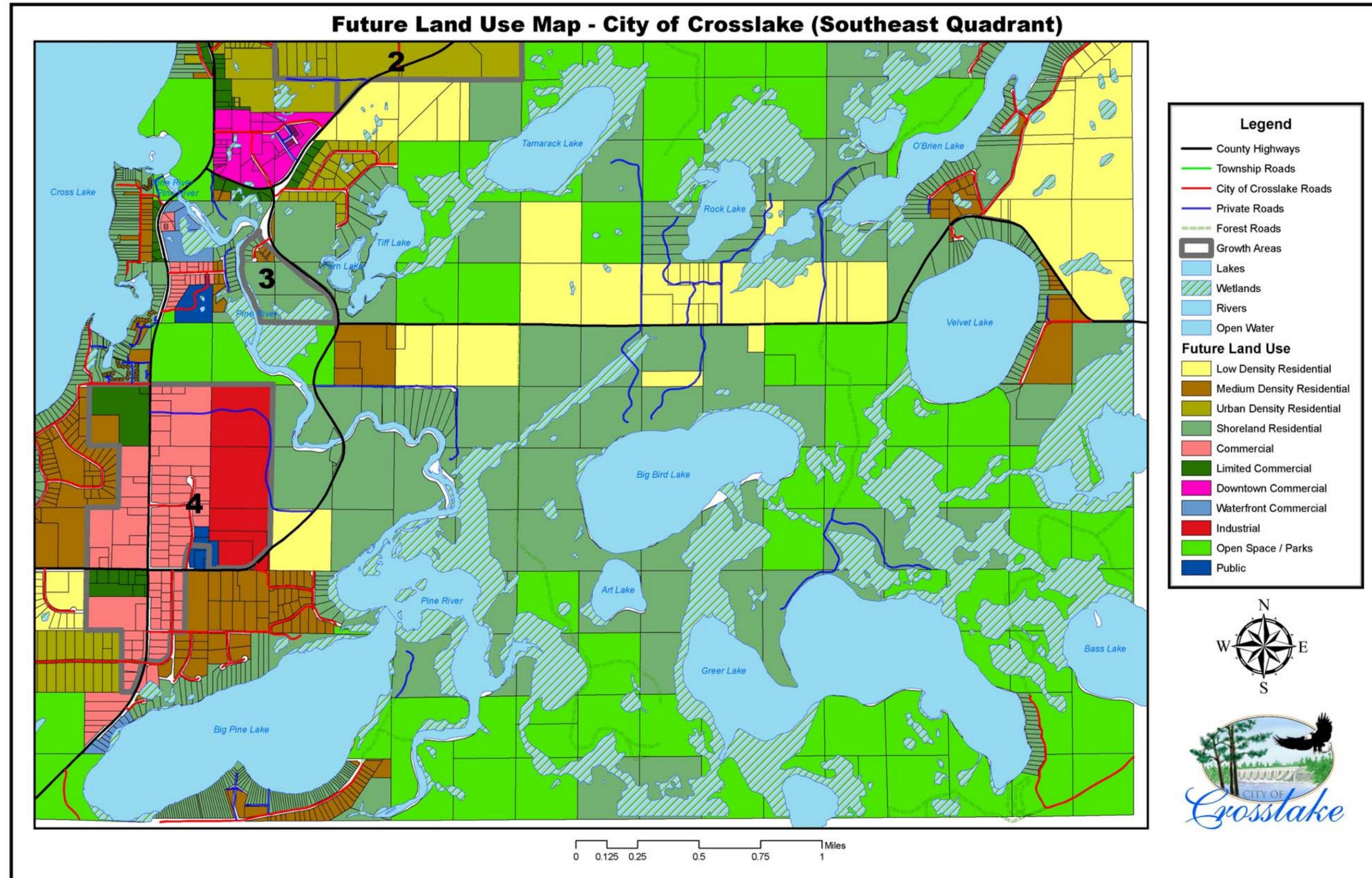
# LAND USE AND DEVELOPMENT PLAN

Figure 10c – Future Land Use Map (Southwest Quadrant)



# LAND USE AND DEVELOPMENT PLAN

Figure 10d – Future Land Use Map (Southeast Quadrant)



# LAND USE AND DEVELOPMENT PLAN

---

## LAND USE GUIDE PLAN

The City has prepared a plan to guide the future use of land throughout the existing City. This is illustrated on Figure 10, *Future Land Use Plan*. The guiding of land primarily follows the existing use of land or the zoning of the land. There will be some areas that are currently vacant and zoned for one use that will need to be rezoned based on the Future Land Use Plan.

The land use categories used in this Plan consist of three major categories, residential, commercial, and light industrial. Heavy industry is essentially incompatible with the nature of the City of Crosslake..

### **RESIDENTIAL (5 sub-categories):**

#### Rural Residential – Low Density

This category includes very low density residential uses, including houses, private cabins, and other dwellings that house only one family, or one group of people, in one building that is located on large off lake parcels. Development densities should not exceed one residence per five (5) acres of land area.

#### Residential – Medium Density Non-Shoreline

This category includes low density residential uses, including houses, private cabins, and other dwellings that house only one family, or one group of people, in one building that is located off lake on suburban size parcels. Development densities should range between one residence per (1) acre and one residence per five (5) acres.

#### Residential – Urban Residential – Non-shoreline

This category includes higher density residential uses, including housing styles ranging from single-family houses, manufactured housing, duplexes to townhouses, apartments, condominiums and other dwellings that house more than one family in one building. These areas shall be served by municipal sanitary sewer service or planned for sewer.

#### Residential – Shoreline (R-3)

This category includes riparian residential development meeting DNR shoreland regulations that will include single family, multi family dwellings with riparian access or other access to a public water body. This area represents most of the shoreline area within the City (as defined by the Minnesota Department of Natural Resources Shoreland Management standards).

#### Residential – High Density (R-5)

This category includes residential apartment and high-density condominium developments.

# LAND USE AND DEVELOPMENT PLAN

---

## COMMERCIAL (4 categories):

### Downtown Commercial

This category includes high-density commercial uses, including all business, retail stores, services, and professional offices such as attorneys, real estate, insurance, etc. located in the downtown area. The design and development of these areas will require pedestrian oriented development. These areas are to be served by existing and proposed municipal sanitary sewer system.

### Commercial (General)

This category includes retail stores, restaurants, banks, hotels, motels, lumberyards, senior living facilities, business and professional offices, and other uses where access is generally provided from the County Road system. These uses generally require high visibility and highway access. These uses should be aligned with the municipal sanitary sewer system whenever feasible.

### Waterfront Commercial

This category includes all commercial uses dependent on public water access as defined in the Minnesota Department of Natural Resources Rules for Shoreland Management. Uses may include resorts and other water-orientated businesses with direct riparian access.

### Limited Commercial

This category includes commercial uses that are less intense than the General Commercial described above. Uses include, but not limited to small retail and service oriented businesses and offices. The intent of this district is to allow businesses that have a very low impact on surrounding uses and to the City's infrastructure. Some uses allowed in the General Commercial district may also be allowed in the Limited Commercial district.

### Light Industrial:

This category includes manufacturing, warehousing, assembly, truck terminals, and other businesses that provide goods and services, but not always directly to the public. Many light industrial uses will have an administrative or sales office within the same building, which would be allowed if accessory to the principal industrial use.

## PUBLIC/SEMI-PUBLIC:

This category includes all publicly-owned uses, such as schools, municipal buildings, sewage treatment plants, sanitary sewer, public utilities, telephone companies, churches, schools and cemeteries. It does not include parks and other recreational uses, whether public or private, such as golf courses, camps, etc.

# LAND USE AND DEVELOPMENT PLAN

---

## PARK/OPEN SPACE

This category includes all public parks, open spaces, community center, walking trails, recreational areas, public or private campgrounds, and golf courses.

## TRANSPORTATION PLAN

### Summary

The Transportation Plan is an extension of the Comprehensive Plan, and is intended to be used by the City, land owners/developers, State and Federal government land managers, local trail developers, and local road authorities when land subdivision, recreational amenities, or roadways are being proposed within the City. The plan was prepared with input from Planning and Zoning, Public Works, Park and Recreation, and City Administration, as well as public input received at meetings held during plan development and a public hearing held on July 24, 2008.

The long-range planning of roads and trails within the community led to the development of the following set of maps which comprise the Road/Trail Transportation Plan:

- Proposed Future Road Connections/Routes
- Snowmobile Trail Routes
- Proposed Non-Motorized Trail Routes

Once adopted by the City Council, the Plan will be implemented by City staff and its consultants when reviewing proposed projects, such as:

- Land subdivisions
- Building permits
- Road or trail projects initiated by the City
- Road or trail projects initiated by land owners, developers, trail clubs, etc.
- County, DNR, Corps of Engineers, or other government land projects

The Plan is conceptual in nature, and is not intended to specify the final route through each parcel within the City; however, specific plans would be required if the Plan identifies a connecting route for roadways or trails through, or bordering, such parcels.

Based on the anticipated growth of the community, the need for planned roadway routes and trail amenities, public land access, and enhancement of response time for emergency services identified within the Comprehensive Plan, the Road/Trail Transportation Plan will serve as a reference tool to assist the City in guiding future land development.

The City of Crosslake recognizes the importance of an effective and efficient transportation network to the health of the community. Residents expressed concern over numerous transportation issues, including:

# LAND USE AND DEVELOPMENT PLAN

---

1. Pedestrian safety in and around the downtown area
2. Public transit services
3. Parking near public uses

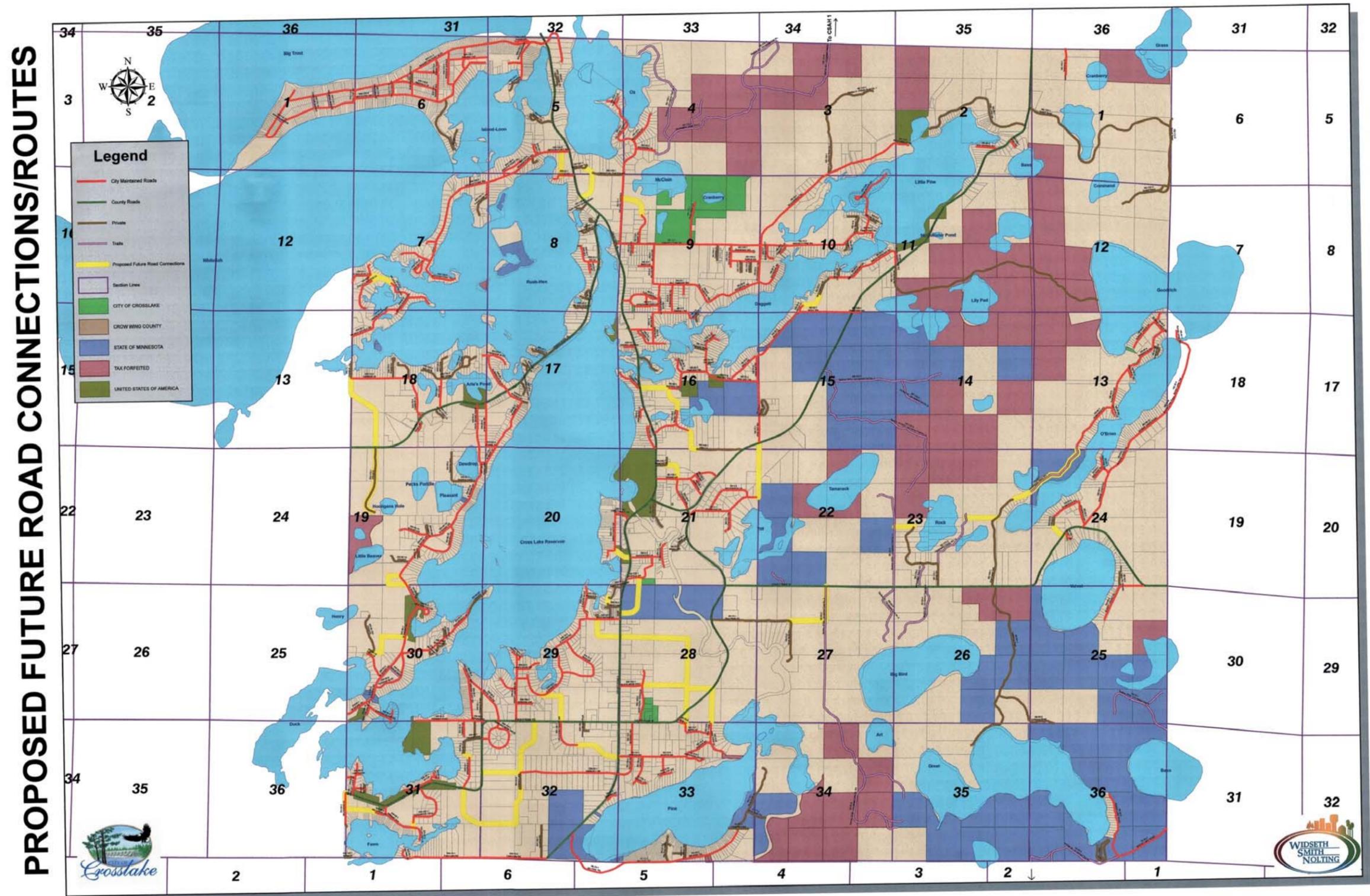
One of the transportation issues affecting the City of Crosslake is dead-end roads. These dead-end roads are the result of topographic limitations and/or insufficient planning for future development. In some cases, the dead-end roads do not feature cul-de-sac rights of way that would permit larger vehicles to turn around and exit. While many may see these as attractive features of a more rural setting, they also represent a significant detriment to public safety. A preliminary Transportation Study has identified several potential road improvements to improve the access to certain areas and the flow of traffic within the City. They include:

- Connection between Wilderness Trail and CSAH 3. This connection would involve considerable expense for a bridge and the accession of a currently private road.
- Connection between Wolf Court and Birch Narrows Road at the east end of Daggett Lake. This connection would involve 1,650' of private and undeveloped road along the boundary of the first-tier lakeshore property.
- Connection between CSAH 66 and Shores Drive. The existing drive serves as the private access to C&C Boatworks and a few privately owned parcels. A fully opened public roadway would save 3-4 minutes in emergency response time to this area.
- Connection of Bald Eagle-Talon Trail to Glee Lane (access CSAH 3). Bald Eagle Trail and Talon Lane are public roadways with City sewer and Glee Lane is a private drive not maintained by the City. The potential connector road would provide an added connection between CSAH 66 and CSAH 3.
- Brita Lane and CSAH 36 connector. The City would have to acquire the proper right of way or easements in order to construct a 660 foot connector.
- Willwood Lane/Duckwood Trail Connection. A 140 foot road segment would provide a second connection to CSAH 103 for residents along Fawn Lake.
- Pine Creek Trail/Tamarack Road Connection. This road would connect existing public and private roads to create a loop around O'Brien Lake to enhance safety and response to developed properties in this location.
- Staley Lane/Milinda Shores Road Connection. This road connection has been discussed in late 2007 and action is pending.

These and other potential road improvements are shown on the proposed future road connections/routes map prepared by WSN for the City.

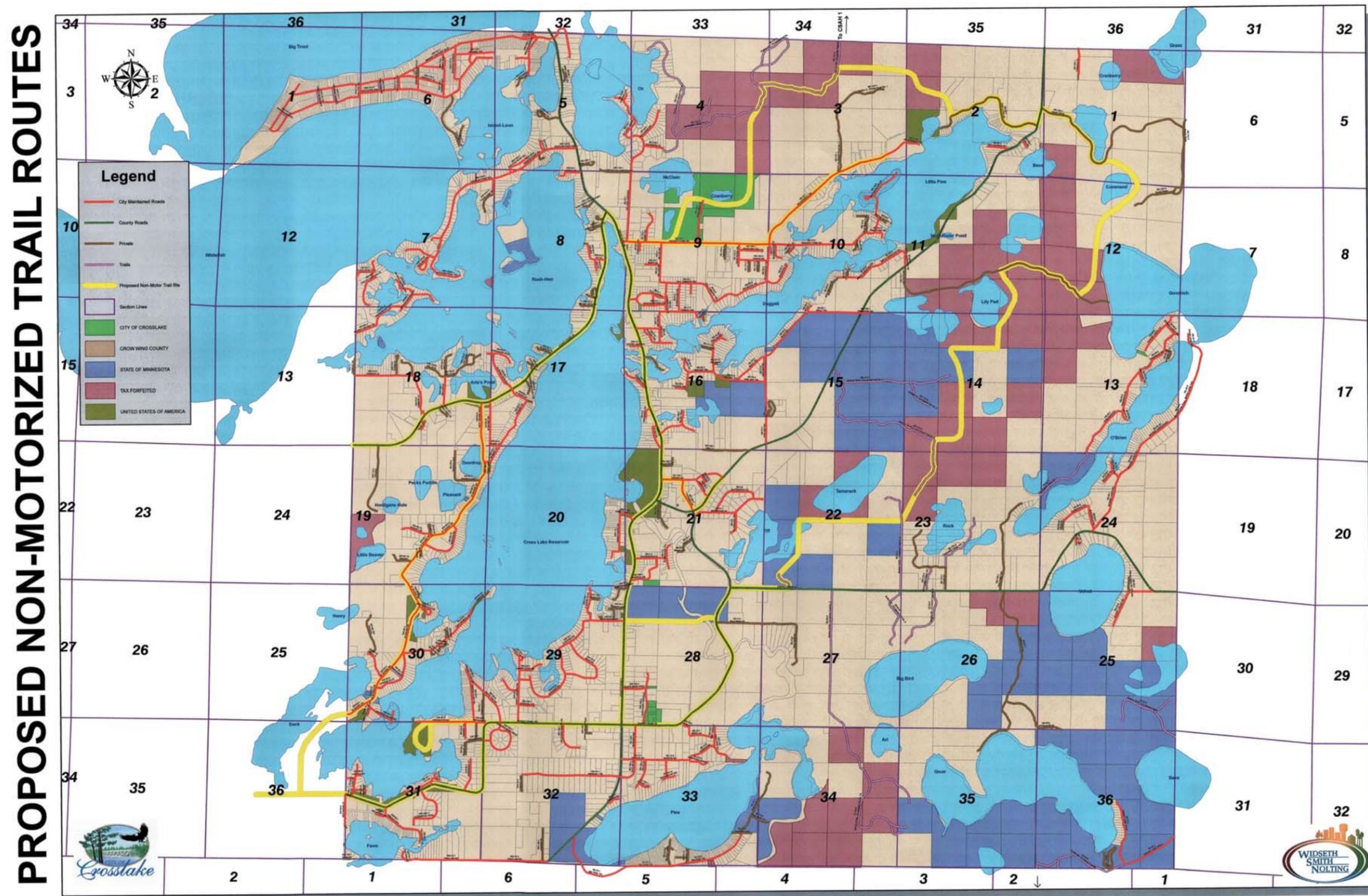
# LAND USE AND DEVELOPMENT PLAN

Figure 11a – Proposed Future Road Connections/Routes



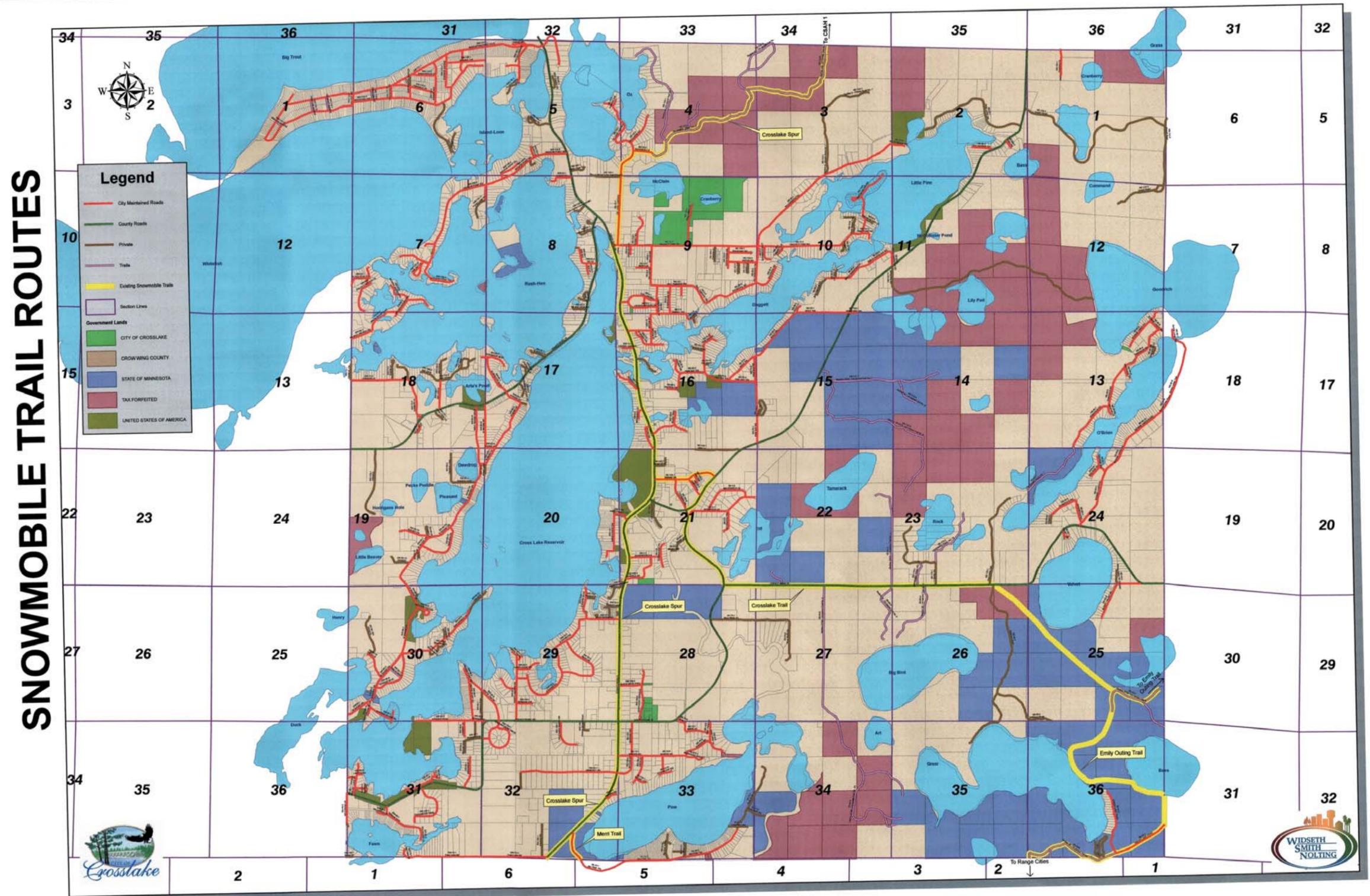
# LAND USE AND DEVELOPMENT PLAN

Figure 11b – Proposed Non-Motorized Trail Routes



# LAND USE AND DEVELOPMENT PLAN

Figure 11c – Proposed Snowmobile Trail Routes



# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---



City of Crosslake  
Community Plan

Appendix A 2002 Original  
Background Report

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

The existing pattern of development and other conditions in the city of Crosslake and the surrounding area have a great influence on the community's future. Accurate, complete and up-to-date information on existing conditions is essential to a successful Community Plan. However, the demographics are merely a snapshot of the Community taken in the past. The discussion of past and future trends resulting from the demographics report is more important than the numbers themselves. The Crosslake story is a compilation of the snapshots (demographics).

Background information for this report was gathered and analyzed for seven key planning components including:

- Demographic Characteristics
- Housing
- Economic Overview
- Land Use & Growth Management
- Environmental Features
- Infrastructure
- Community Facilities

The information gathered during this phase of the planning process, combined with the issues articulated during the Kick-Off and Focus Topic Meetings, was instrumental in the development of goals and implementation strategies for the Community Plan. A summary of background information on each key component is included in this Background Report.

## DEMOGRAPHIC CHARACTERISTICS

The city of Crosslake has been the beneficiary of good location and healthy community growth. The community has seen steady and managed growth over the past century that has allowed it to become an excellent place to live.

Below is a detailed discussion of the population and other demographic characteristics of the community.

### **POPULATION**

The identification of trends in population growth and other demographic data is a very important part of the comprehensive planning process. It can provide clues to future growth patterns and indicate what types of housing and public facilities may be needed in the future.

For example, an increase in young couples with children would require starter housing, new parks and schools, and new or upgraded community facilities; whereas, an increase in the elderly population would lessen the need for schools and increase the need for specialized housing, recreation and activities. This section of the Community Plan contains information on Crosslake's population including age as well as household characteristics.

The State of Minnesota is one of the fastest growing Midwestern states. However, the population growth trends are not evenly distributed across the State. Population increases are generally seen

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

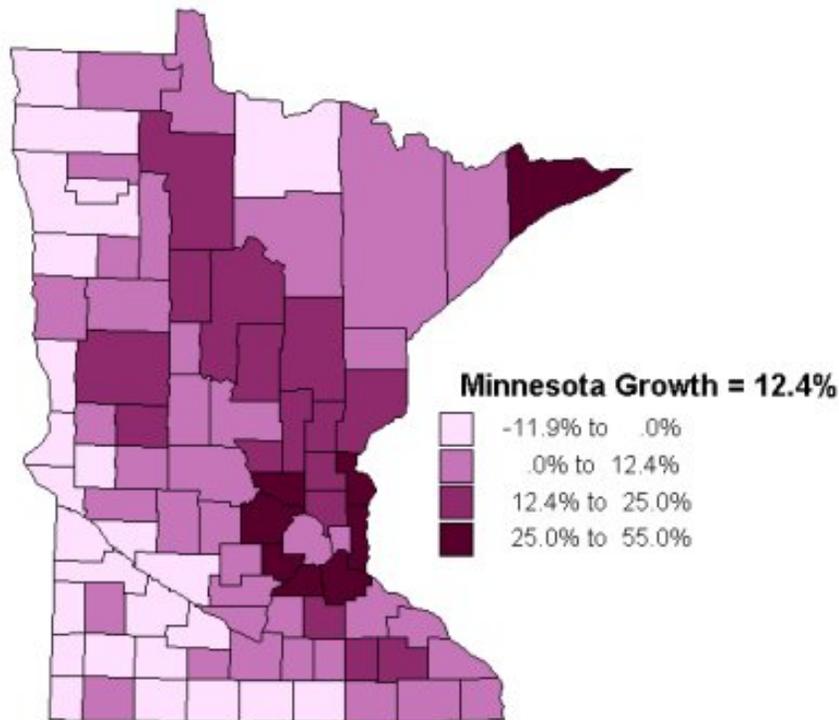
in and around the Twin Cities metro area, retirement counties in north-central Minnesota and around major regional centers throughout the State.

The location of Crosslake on the Whitefish chain of lakes gives the city a unique opportunity for recreation. People from all over Minnesota, especially the metro area, come to Crosslake to get away. This trend of just a summer and weekend get away is changing. More and more people are calling Crosslake home year round. This can be illustrated by the population increase over the past two decades.

**Figure 3**

## Population Change 1990 to 2000

Source: U.S. Census Bureau



Rural counties in southwestern Minnesota and in the Red River Valley experienced population losses as residents moved to job centers and mid-sized communities.

The city of Crosslake accounted for approximately 3.4% of all population growth within Crow Wing County. All but two townships in Crow Wing County experienced a significant population increase that averages 26.7% over the past decade.

According to information in the 2000 US Census, the population of the city has increased by 43.8% in the past 20 years from 1,064 persons in 1980 to 1,893 persons in 2000. The city's

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

population grew faster than the state as a whole, which increased in population by 20.7% during the same time period. The growth rate is also much faster than Crow Wing County, which grew by 32.1% in the same time frame.

It is reasonable to expect that the city’s population will continue to grow as people migrate from the growing Twin Cities area in search of a more rural lifestyle and as existing younger residents of the city begin to establish families. Increased population coupled with the national trend of lower density development, essentially ensures that the city will increasingly experience geographic growth pressure as well.

Table 1 below, *Population Trends*, shows the changes in population that have taken place over time in Crosslake and surrounding townships. Comparisons also are made to Crow Wing County and the State of Minnesota.

**Table 1**  
**Population Trends**  
**Crosslake Area**  
**1980-2000**

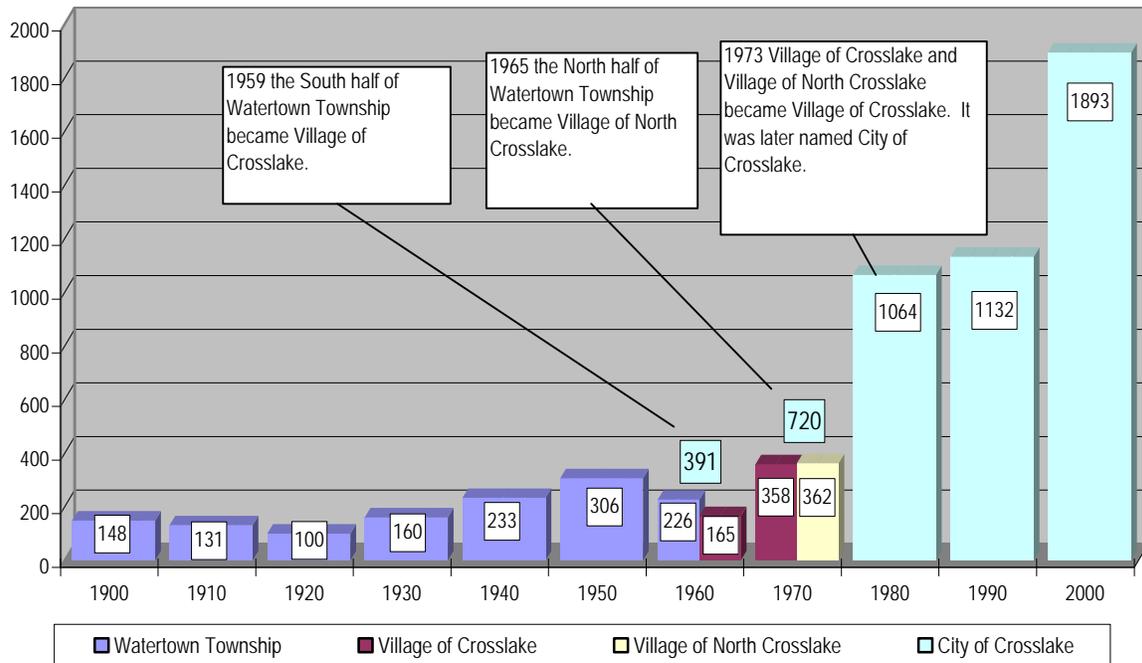
|                  | 1980      | 1990      | 1980 - 1990 |          | 2000      | 1990 - 2000 |          |
|------------------|-----------|-----------|-------------|----------|-----------|-------------|----------|
|                  |           |           | Change      | % Change |           | Change      | % Change |
| Crosslake        | 1,064     | 1,132     | 68          | 6.4%     | 1,893     | 761         | 67.2%    |
| Ideal Township   | 760       | 724       | -36         | -4.7%    | 950       | 226         | 31.2%    |
| Mission Township | 527       | 514       | -13         | -2.5%    | 733       | 219         | 42.6%    |
| Crow Wing County | 41,722    | 44,249    | 2,527       | 6.1%     | 55,099    | 10,850      | 24.5%    |
| Minnesota        | 4,075,970 | 4,375,099 | 299,129     | 7.3%     | 4,919,479 | 544,380     | 12.4%    |

Source: US Census

The city of Crosslake’s growth rate increased significantly over the past decade. There were over eleven times the number of people added in the 1990s as compared to the 1980s. There are many factors for this population increase; age cohort, which will be explored in later sections, location, and resources.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

**Chart 1**



Source: US Census

The population of Crosslake has increased steadily over the last 100 years. The geographic area of the current city limits has not changed in the last century, but the names and the way the area was divided has changed. The present boundary of Crosslake was Watertown Township from 1903 until the Village of Crosslake incorporated the South half of the Township in 1959. In 1965 the remaining north half of the township was incorporated to the Village of North Crosslake. The two villages existed separately until 1973 when the villages merged and became the Village of Crosslake. In 1975 the state of Minnesota changed the term “village” to city, resulting in the current name, City of Crosslake.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

**Table 2**  
**Population Projections**  
**Minnesota and Crow Wing County**  
**2000-2020**

| Population Projections:              |           |           |                    | Population Projections:            |        |        |                    |
|--------------------------------------|-----------|-----------|--------------------|------------------------------------|--------|--------|--------------------|
| State of Minnesota: Total Population |           |           |                    | Crow Wing County: Total Population |        |        |                    |
| Age Group                            | 2000      | 2020      | 2000-2020 % Change | Age Group                          | 2000   | 2020   | 2000-2020 % Change |
| 0-4                                  | 303,430   | 296,370   | -2.33              | 0-4                                | 3,039  | 3,300  | 6.80               |
| 5-9                                  | 334,850   | 303,080   | -9.49              | 5-9                                | 3,420  | 3,480  | 1.75               |
| 10-14                                | 371,300   | 305,270   | -17.78             | 10-14                              | 4,080  | 3,640  | -10.78             |
| 15-19                                | 381,380   | 312,220   | -18.13             | 15-19                              | 3,970  | 3,380  | -14.86             |
| 20-24                                | 313,650   | 315,670   | 0.64               | 20-24                              | 2,370  | 2,710  | 14.35              |
| 25-29                                | 295,730   | 338,540   | 14.48              | 25-29                              | 2,580  | 3,190  | 23.64              |
| 30-34                                | 335,390   | 374,700   | 11.72              | 30-34                              | 2,820  | 3,720  | 31.91              |
| 35-39                                | 418,250   | 379,410   | -9.29              | 35-39                              | 3,750  | 3,840  | 2.40               |
| 40-44                                | 410,900   | 324,640   | -20.99             | 40-44                              | 4,010  | 3,260  | -18.70             |
| 45-49                                | 353,550   | 306,790   | -13.23             | 45-49                              | 3,600  | 3,180  | -11.67             |
| 50-54                                | 285,340   | 331,560   | 16.2               | 50-54                              | 3,050  | 3,190  | 4.59               |
| 55-59                                | 222,230   | 395,790   | 78.1               | 55-59                              | 2,670  | 4,240  | 58.80              |
| 60-64                                | 178,140   | 368,540   | 106.88             | 60-64                              | 2,350  | 4,360  | 85.53              |
| 65-69                                | 152,770   | 298,540   | 95.42              | 65-69                              | 2,350  | 3,440  | 46.38              |
| 70-74                                | 142,470   | 217,640   | 52.76              | 70-74                              | 2,900  | 3,260  | 12.41              |
| 75-79                                | 121,580   | 149,970   | 23.35              | 75-79                              | 2,100  | 2,660  | 26.67              |
| 80-84                                | 90,140    | 97,480    | 8.14               | 80-84                              | 1,420  | 1,990  | 40.14              |
| 85+                                  | 94,920    | 127,410   | 34.23              | 85+                                | 1,270  | 2,910  | 129.13             |
| Total                                | 4,806,020 | 5,243,620 | 9.11               | Total                              | 51,800 | 59,750 | 15.35              |

Source: Minnesota Planning

Note: Due to rounding, the number of people in age groups by year may not add up to the total. The 1995 data is a U.S. Census Bureau estimate that was used to create the population projections through 2025.

## POPULATION PROJECTIONS

According to Table 2, which shows population projections for Crosslake, the City is expected to have considerable growth over the next 20 years. Four formulas were used to calculate these projections. The first three methods were based on the actual population counts for the area consisting of the current boundaries for the City of Crosslake for the years 1960 to 1990, and assume that growth will continue along these trends through 2020. The formulas are as follows:

***Straight Line:*** This method uses the average *number* of people per decade that the City added to its population over the past 30 years. From 1960 to 2000, the City gained an average of 38 people per year. Thus, the City's 2005, 2010, 2015, 2020 and 2025 populations were calculated by adding 38 people each decade to its 2000 base of 1,893 people.

***Exponential:*** This method uses the average *rate of growth* the City saw per decade between 1960 and 2000. This calculation reveals that the City grew by 4.0% each decade. Thus, the City's 2005, 2010, 2015, 2020 and 2025 populations

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

were calculated by increasing the population by 4.0% each decade beginning with the 2000 base of 1,893 people.

**Top Down:** This method combines population projections prepared by the State Demographer’s Office with historic population trends. It first calculates the City’s average share of the County’s population from 1960 to 2000. During this period the City, on average, comprised 2.37% of the total population in Crow Wing County. This method then looks at the Demographer’s projections for Crow Wing County through 2025 and allocates 2.37% of the projected populations to Crosslake. Thus, the City’s 2005 population is 2.37% of the County’s projected 2005 population, the 2010 City population is 2.37% of the projected 2010 County population and so on.

**Demographer’s Rates:** This method also uses the State Demographer’s projections for Crow Wing County through 2025, but it assumes that Crosslake will grow at the same rate as the County is expected to grow during each decade. For example, the County is expected to grow by 5.19% from 2000 to 2005, so 5.19% was added to the City’s 2000 population to estimate its 2005 population. From 2005 to 2010 the County is expected to grow by 4.07%, so the City’s 2010 population is projected by adding 4.07% to its 2005 population and so on.

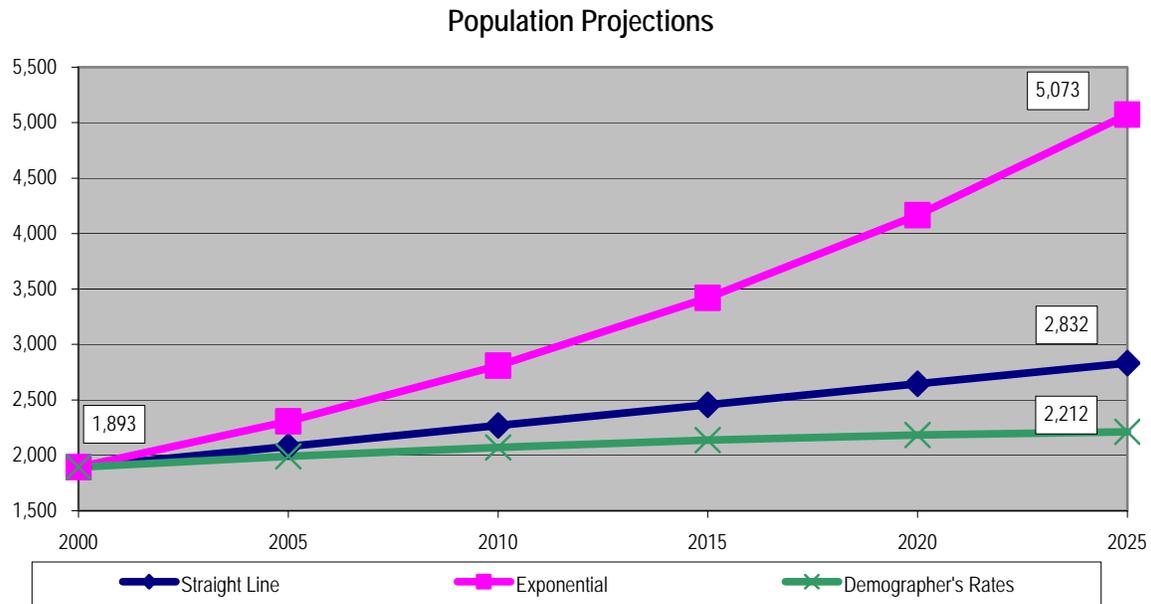
As shown, in Table 3 below, Crosslake is expected to grow to a population between 2,212 and 5,073 by 2025. This represents a 17% to 168% increase over the 2000 population that will add between 319 and 3,180 new residents.

| Table 3<br>Population Projections 2000-2025<br>City of Crosslake |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|
| Projection Type  | 2000* | 2005  | 2010  | 2015  | 2020  | 2025  |
| Straight Line  | 1,893 | 2,081 | 2,269 | 2,456 | 2,644 | 2,832 |
| Exponential  | 1,893 | 2,306 | 2,808 | 3,420 | 4,165 | 5,073 |
| Demographer’s Rate   | 1,893 | 1,991 | 2,072 | 2,136 | 2,183 | 2,212 |
| Source: *US Census, Minnesota Demographer’s Office               |       |       |       |       |       |       |

| Table 4<br>Change in Population Projections 2000-2025<br>City of Crosslake |       |       |           |         |       |           |         |
|--|-------|-------|-----------|---------|-------|-----------|---------|
|  | 2000* | 2010  | 2000-2010 |         | 2020  | 2010-2020 |         |
|  |       |       | Change    | % Chng. |       | Change    | % Chng. |
| Straight Line  | 1,893 | 2,269 | 376       | 19.9    | 2,644 | 375       | 16.5    |
| Exponential  | 1,893 | 2,808 | 915       | 48.3    | 4,165 | 1,357     | 48.3    |
| Demographer’s Office   | 1,893 | 2,072 | 179       | 9.5     | 2,183 | 111       | 5.4     |

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Chart 2



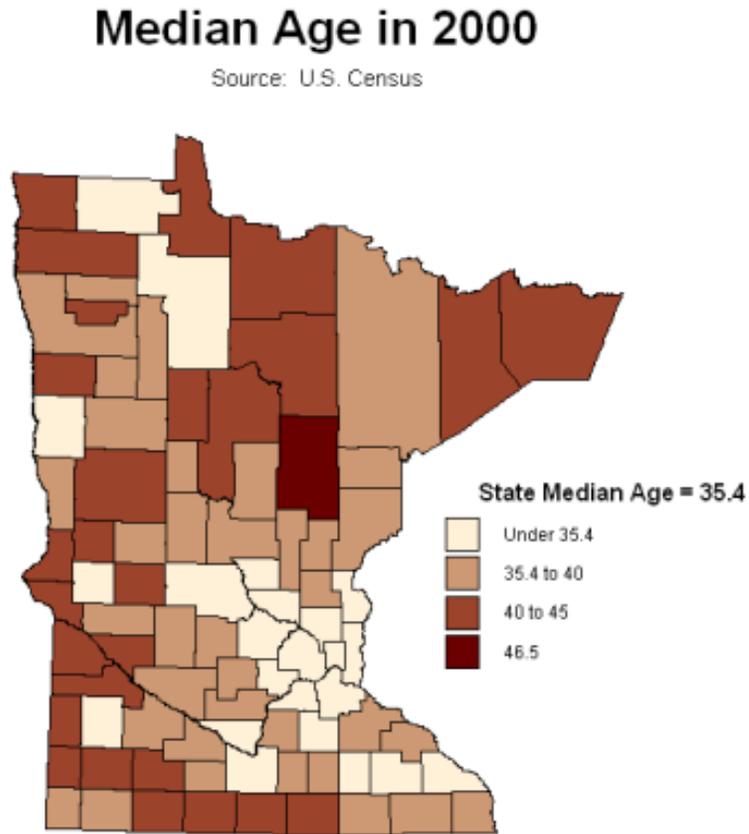
Source: State Demographer's office, US Census

## **POPULATION BY AGE**

There is no mistake that the population in Minnesota and the nation is steadily aging as the baby boomer generation reaches maturity. There has been a recent increase in the younger age groups in many communities – known as the baby boomer echo. This trend is not apparent because of the nature of the area as a retirement getaway.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Figure 4



Crow Wing County and the City of Crosslake median age is older than the State average.

Table 5, *Population by Age*, shows population breakdown by age for Crosslake, Ideal Township, Mission Township, Crow Wing County and the State of Minnesota. This table is used as the standard to see if Crosslake is above or below the average. Table X shows the median ages for Crosslake and surrounding townships to get an idea of how Crosslake fits into its surroundings.

As evidenced in Figure 4, the median age for many communities throughout Minnesota has been increasing in recent decades. Crosslake has followed this trend with its median age increasing slightly from 55.3 in 1990 to 55.5 in 2000.

The 30 to 49 year old age groups tend to be looked at as the new generation of community leaders and business owners, and their children are found throughout the school system from kindergarten to 12th grade. These age groups also tend to be active in the community and demand high quality services for their children and families. However, these age groups also tend to be highly mobile and may move away from a community to find better opportunities. Within this population range, the 30 to 34 year olds are typically first-time homebuyers while the 35 to 49 year olds are typically included in the move-up homebuyer market.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

**Table 5  
Population by Age  
2000**

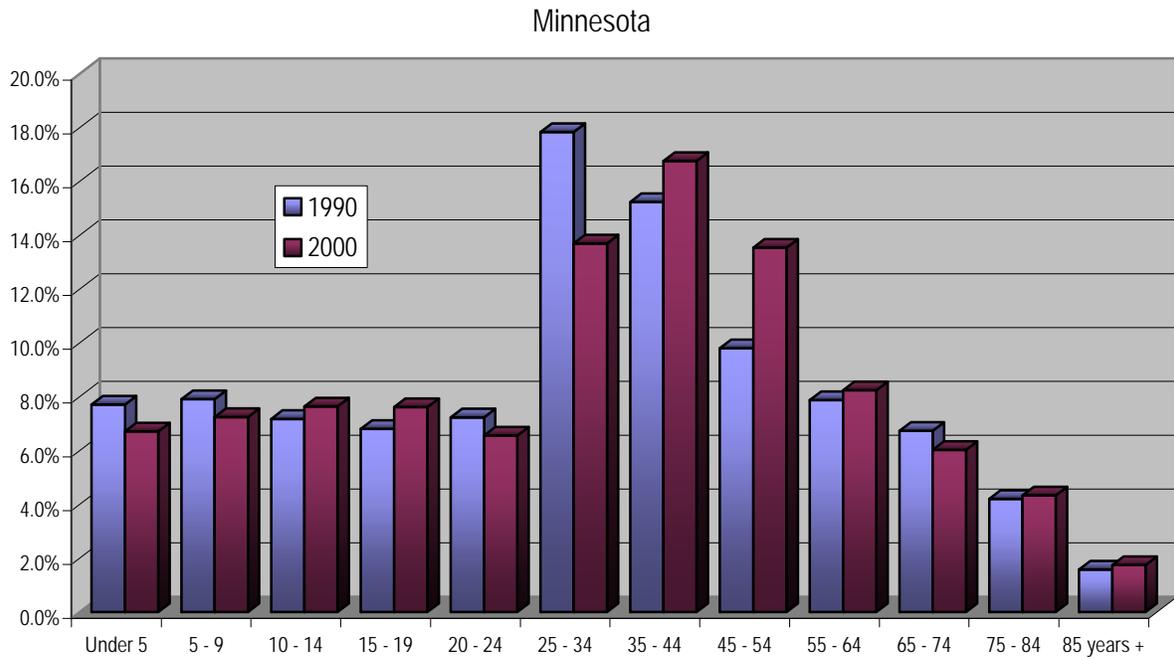
| Age Cohort | Crosslake |         | Crow Wing County |         | Minnesota        |         |
|------------|-----------|---------|------------------|---------|------------------|---------|
|            | Number    | Percent | Number           | Percent | Number           | Percent |
| Under 5    | 71        | 3.8%    | 3,346            | 6.1%    | 329,594          | 6.7%    |
| 5 - 9      | 88        | 4.6%    | 3,708            | 6.7%    | 355,894          | 7.2%    |
| 10 - 14    | 70        | 3.7%    | 4,034            | 7.3%    | 374,995          | 7.6%    |
| 15 - 19    | 67        | 3.5%    | 4,193            | 7.6%    | 374,362          | 7.6%    |
| 20 - 24    | 41        | 2.2%    | 2,857            | 5.2%    | 322,483          | 6.6%    |
| 25 - 34    | 138       | 7.3%    | 5,867            | 10.6%   | 673,138          | 13.7%   |
| 35 - 44    | 219       | 11.6%   | 8,264            | 15.0%   | 824,182          | 16.8%   |
| 45 - 54    | 240       | 12.7%   | 7,452            | 13.5%   | 665,696          | 13.5%   |
| 55 - 64    | 365       | 19.3%   | 5,968            | 10.8%   | 404,869          | 8.2%    |
| 65 - 74    | 381       | 20.1%   | 5,048            | 9.2%    | 295,825          | 6.0%    |
| 75-84      | 174       | 9.2%    | 3,227            | 5.9%    | 212,840          | 4.3%    |
| 85 years + | 39        | 2.1%    | 1,135            | 2.1%    | 85,601           | 1.7%    |
| Total      | 1,893     | 100.0%  | 55,099           | 100.0%  | 4,919,479        | 100.0%  |
| Median Age | 55.5      |         | 39.4             |         | 35.4             |         |
| Age Cohort | Crosslake |         | Ideal Township   |         | Mission Township |         |
|            | Number    | Percent | Number           | Percent | Number           | Percent |
| Under 5    | 71        | 3.8%    | 28               | 2.9%    | 27               | 3.7%    |
| 5 - 9      | 88        | 4.6%    | 50               | 5.3%    | 35               | 4.8%    |
| 10 - 14    | 70        | 3.7%    | 51               | 5.4%    | 41               | 5.6%    |
| 15 - 19    | 67        | 3.5%    | 50               | 5.3%    | 44               | 6.0%    |
| 20 - 24    | 41        | 2.2%    | 25               | 2.6%    | 26               | 3.5%    |
| 25 - 34    | 138       | 7.3%    | 55               | 5.8%    | 68               | 9.3%    |
| 35 - 44    | 219       | 11.6%   | 120              | 12.6%   | 115              | 15.7%   |
| 45 - 54    | 240       | 12.7%   | 136              | 14.3%   | 99               | 13.5%   |
| 55 - 64    | 365       | 19.3%   | 160              | 16.8%   | 122              | 16.6%   |
| 65 - 74    | 381       | 20.1%   | 168              | 17.7%   | 112              | 15.3%   |
| 75-84      | 174       | 9.2%    | 84               | 8.8%    | 41               | 5.6%    |
| 85 years + | 39        | 2.1%    | 23               | 2.4%    | 3                | 0.4%    |
| Total      | 1,893     | 100.0%  | 950              | 100.0%  | 733              | 100.0%  |
| Median Age | 55.5      |         | 52.3             |         | 45.7             |         |

Source: 2000 US Census

Table 5, *Population by Age*, illustrates that Crosslake has higher than average percentages in the 55-64, 65-74, 75-84, and 85 years + age cohorts compared to the state. This would indicate both the presence of baby-boomers and post retirement age residents. This trend can also be seen graphically in the following charts.

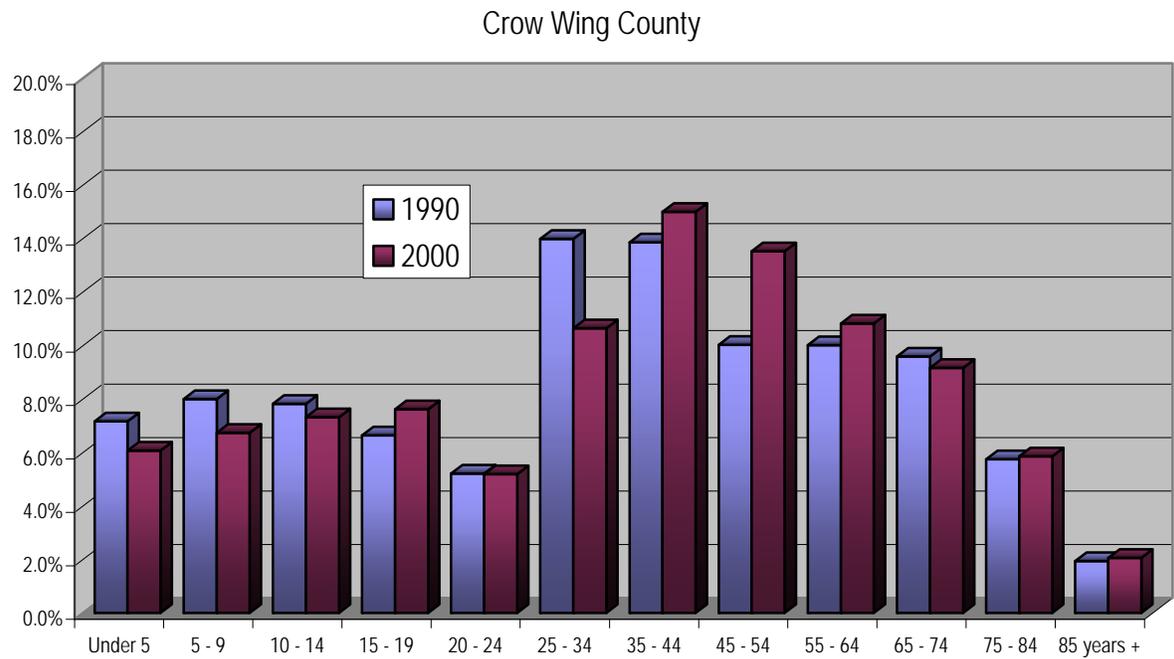
# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

**Chart 3**



Source: US Census

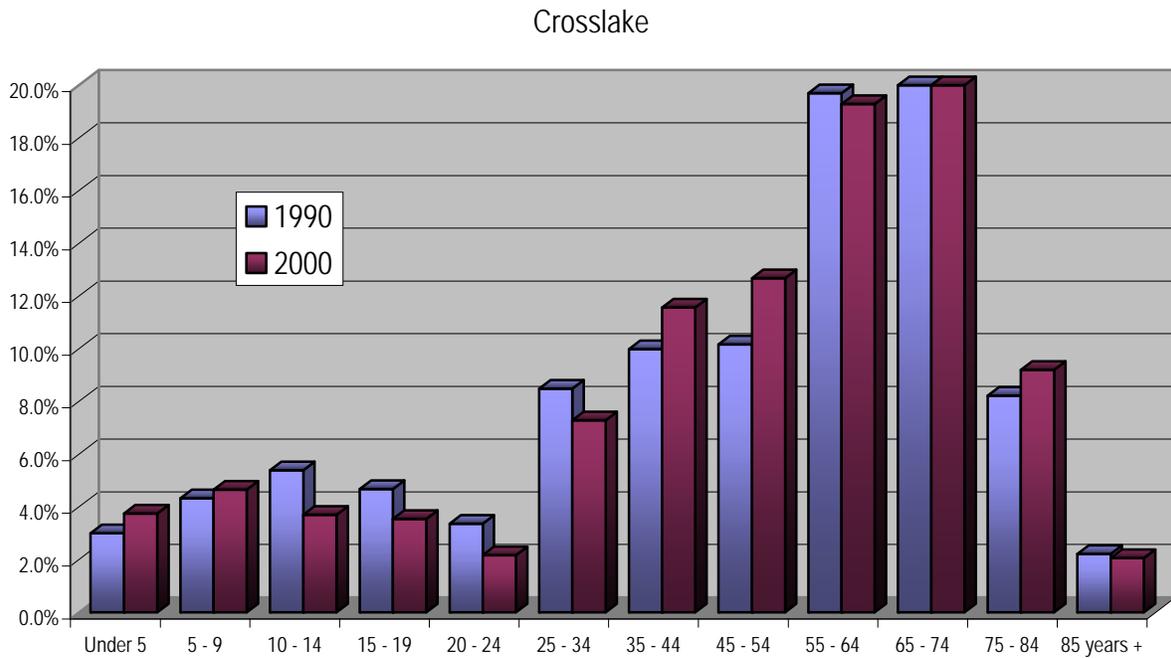
**CHART 4**



Source: 2000 US Census

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Chart 5



Source: 2000 US Census

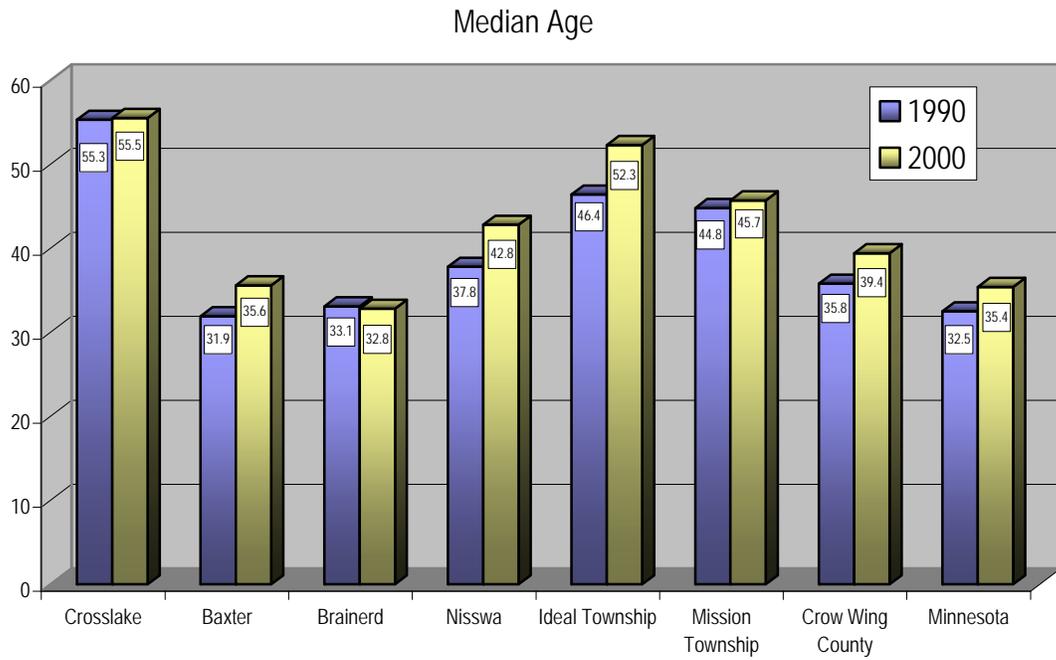
The 20 to 29 year old age group is typically the group that is starting out on its own and putting stakes in the community. Members of this age group, particularly in the upper end, are beginning to enter the family formation years, thus increases or declines in this age group may indicate increasing or declining school enrollments in the near future.

The 20 to 24 year old group is typically the age when many are seeking higher education and broader employment opportunities, which may account for the decline as these people leave Crosslake to explore these opportunities.

The 55 to 64, 65 to 74 and 75-84 year old groups have seen a significant increase in Crosslake. Persons in the 55 to 64 year age group tend to be empty nesters and may move to smaller homes while young seniors aged 65 to 74 often seek a variety of housing options. Empty nesters in these age groups begin to abandon homes with several bedrooms and two or more stories for lower maintenance, two bedroom units, often on one story. The 75+ year old age group tend to age in place until they are unable to receive services that they need. The higher level of service will direct many older residents to move where services are available.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Chart 6



Source: US Census

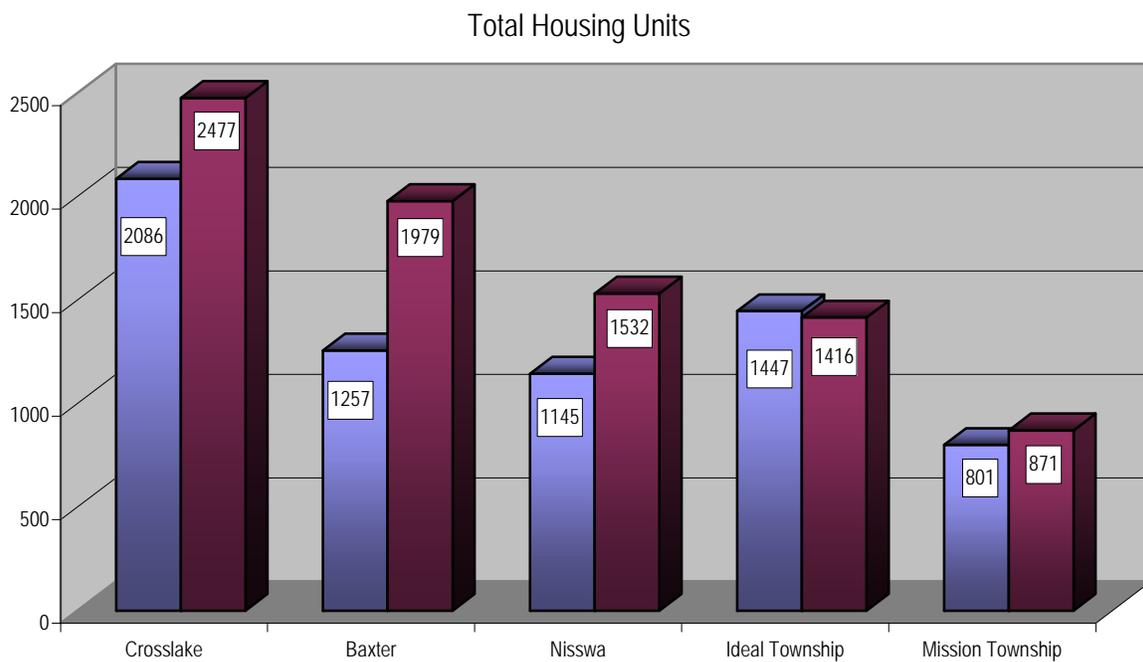
The median age of Crosslake is much higher than the state of Minnesota and all the surrounding governmental units. A low median age is associated with families having young children. This indicates the need for elementary and high schools, where if the population was older then more attention would need to be focused on housing, elderly care and more passive recreation.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

## HOUSING

The character of households can change over time in two ways as it relates to a city's population growth: by number and by size. If over time population growth is coupled with an increase in both the number and size of households, it generally tends to indicate a community growing from within, i.e., a high birth rate. However, if population growth is reflected by an increase in the number of households and a decrease in the size of the household, it may indicate that the community is growing due to an influx of new residents.

**Chart 7**



Source: US Census

Total housing units are the number of buildings that are habitable. Crosslake and the surrounding area have experienced growth in the total number of housing units in the last ten years. Ideal Township is the only area that has seen a drop in total housing units.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

**TABLE 6. HOUSING CHARACTERISTICS**

| <b>2000 Housing</b> |                     |                        |                             |                      |                         |                               |                                       |                              |                        |                               |                         |
|---------------------|---------------------|------------------------|-----------------------------|----------------------|-------------------------|-------------------------------|---------------------------------------|------------------------------|------------------------|-------------------------------|-------------------------|
|                     | Total Housing Units | Occupied Housing Units | Percent of Occupied Housing | Vacant Housing Units | Percent of Vacant Units | Vacant Units for Seasonal Use | Percent Vacant Units for Seasonal Use | Owner-Occupied Housing Units | Percent Owner-Occupied | Renter-Occupied Housing Units | Percent Renter-Occupied |
| Crosslake           | 2477                | 899                    | 36.3%                       | 1578                 | 63.7%                   | 1497                          | 60.4%                                 | 840                          | 93.4%                  | 59                            | 6.6%                    |
| Baxter              | 1979                | 1921                   | 97.1%                       | 58                   | 2.9%                    | 27                            | 1.4%                                  | 1727                         | 89.7%                  | 197                           | 10.3%                   |
| Brainerd            | 5847                | 5623                   | 96.2%                       | 224                  | 3.8%                    | 22                            | 0.4%                                  | 3033                         | 53.9%                  | 2590                          | 46.1%                   |
| Nisswa              | 1532                | 819                    | 53.5%                       | 713                  | 46.5%                   | 649                           | 42.4%                                 | 715                          | 87.3%                  | 104                           | 12.7%                   |
| Ideal Township      | 1416                | 435                    | 30.7%                       | 981                  | 69.3%                   | 969                           | 68.4%                                 | 407                          | 93.6%                  | 28                            | 6.4%                    |
| Mission Township    | 871                 | 323                    | 37.1%                       | 548                  | 62.9%                   | 531                           | 61.0%                                 | 303                          | 93.8%                  | 20                            | 6.2%                    |
| Crow Wing County    | 33483               | 22250                  | 66.5%                       | 11233                | 33.5%                   | 10257                         | 30.6%                                 | 17732                        | 79.7%                  | 4518                          | 20.3%                   |
| Minnesota           | 2065946             | 1895127                | 91.7%                       | 170819               | 8.3%                    | 105609                        | 5.1%                                  | 1412865                      | 74.6%                  | 482262                        | 25.4%                   |

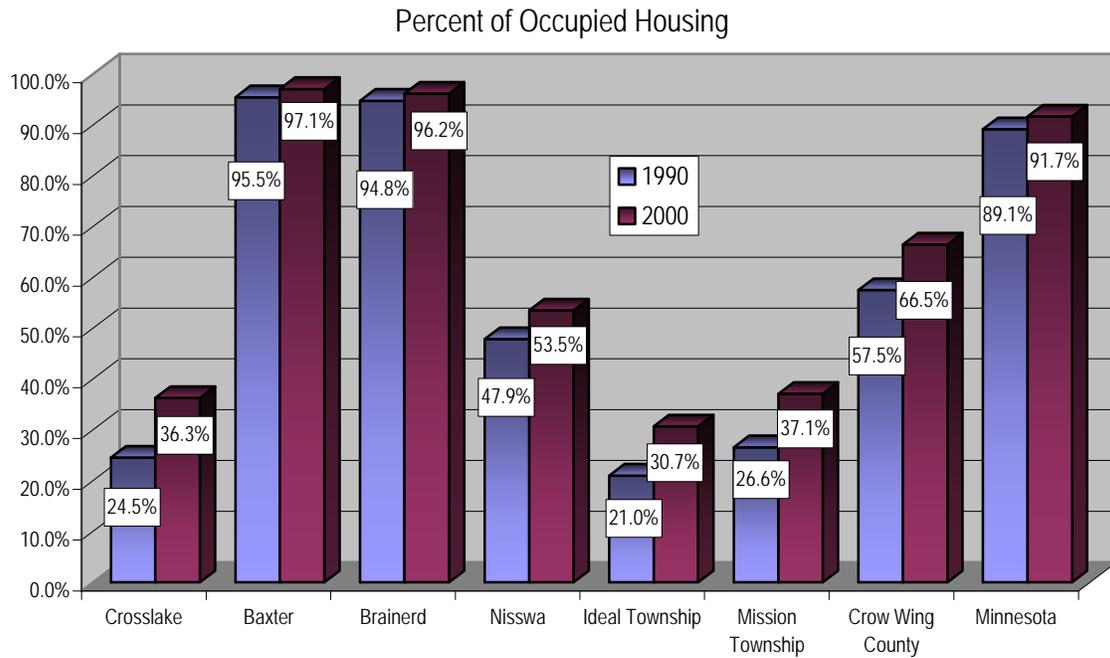
Source: 2000 U.S. Census

| <b>1990 Housing</b> |                     |                        |                             |                      |                         |                               |                                       |                              |                        |                               |                         |
|---------------------|---------------------|------------------------|-----------------------------|----------------------|-------------------------|-------------------------------|---------------------------------------|------------------------------|------------------------|-------------------------------|-------------------------|
|                     | Total Housing Units | Occupied Housing Units | Percent of Occupied Housing | Vacant Housing Units | Percent of Vacant Units | Vacant Units for Seasonal Use | Percent Vacant Units for Seasonal Use | Owner-Occupied Housing Units | Percent Owner-Occupied | Renter-Occupied Housing Units | Percent Renter-Occupied |
| Crosslake           | 2086                | 512                    | 24.5%                       | 1574                 | 75.5%                   | 1100                          | 52.7%                                 | 458                          | 89.5%                  | 54                            | 10.5%                   |
| Baxter              | 1257                | 1200                   | 95.5%                       | 57                   | 4.5%                    | 19                            | 1.5%                                  | 1062                         | 88.5%                  | 138                           | 11.5%                   |
| Brainerd            | 5483                | 5197                   | 94.8%                       | 286                  | 5.2%                    | 16                            | 0.3%                                  | 2878                         | 55.4%                  | 2319                          | 44.6%                   |
| Nisswa              | 1145                | 548                    | 47.9%                       | 597                  | 52.1%                   | 564                           | 49.3%                                 | 472                          | 86.1%                  | 76                            | 13.9%                   |
| Ideal Township      | 1447                | 304                    | 21.0%                       | 1143                 | 79.0%                   | 1049                          | 72.5%                                 | 270                          | 88.8%                  | 34                            | 11.2%                   |
| Mission Township    | 801                 | 213                    | 26.6%                       | 588                  | 73.4%                   | 580                           | 72.4%                                 | 204                          | 95.8%                  | 9                             | 4.2%                    |
| Crow Wing County    | 29916               | 17204                  | 57.5%                       | 12712                | 42.5%                   | 10996                         | 36.8%                                 | 13188                        | 76.7%                  | 4016                          | 23.3%                   |
| Minnesota           | 1848445             | 1647853                | 89.1%                       | 200592               | 10.9%                   | 105122                        | 5.7%                                  | 1183738                      | 71.8%                  | 464115                        | 28.2%                   |

Source: 1990 U.S. Census

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Chart 8



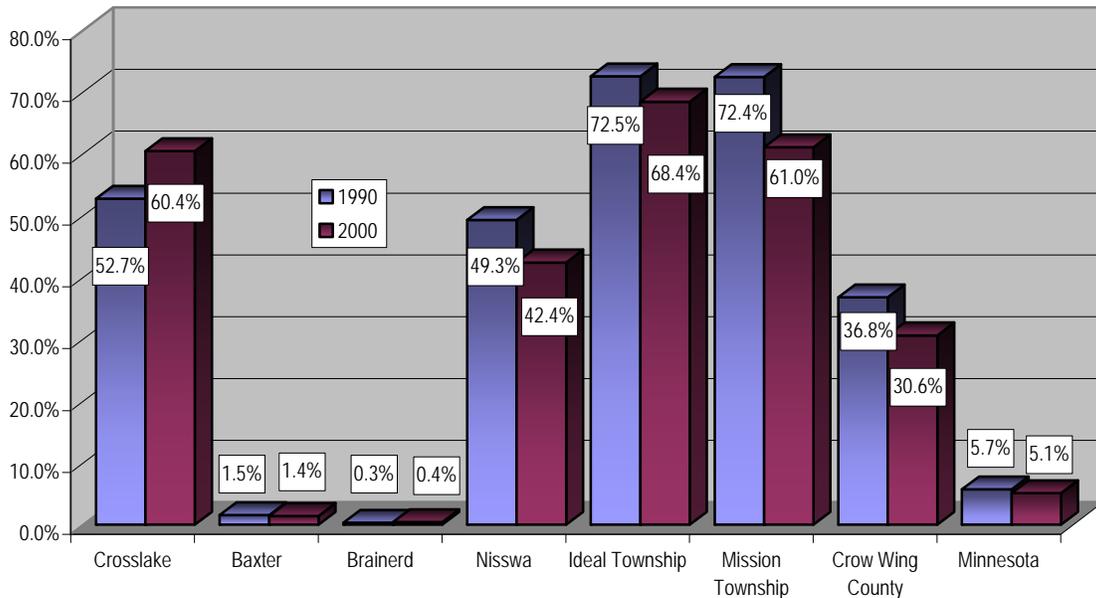
Source: US Census

Crosslake is unique in the sense that there is a very low percentage of owner-occupied housing. The US Census defines owner occupied as a primary or year round dwelling unit. Many of the dwelling units in the city of Crosslake are not used as a year round residence. The reason for this is illustrated in Chart 9 below.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Chart 9

Percent of Vacant Units for Seasonal Use



Source: US Census

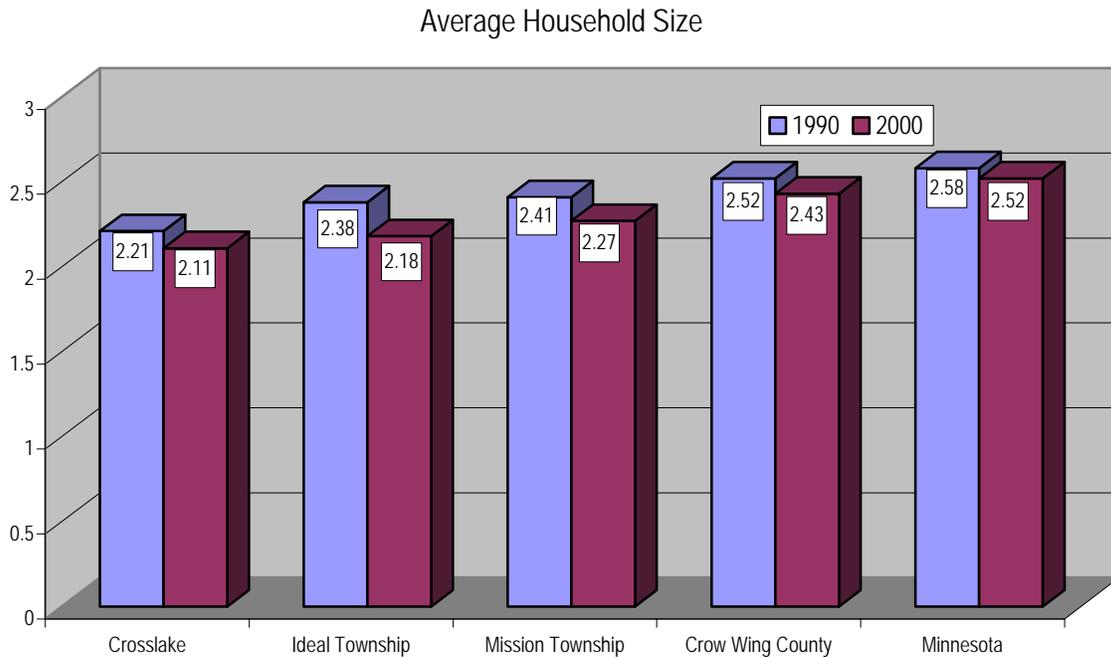
Vacant housing units are defined by the United States Census Bureau as:

- A housing unit is vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere.
- New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded if they are exposed to the elements, that is, if the roof, walls, windows, or doors no longer protect the interior from the elements, or if there is positive evidence (such as a sign on the house or block) that the unit is to be demolished or is condemned.

This is the case of many housing units in Crosslake. Weekend cabins and summer dwellers that have their permanent residence in another city or state are classified as vacant.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

**Chart 10**



Source: US Census

Table 7 shows that, along with the population, the number of households increased in Crosslake between 1990 and 2000, while the size of households decreased. This indicates that the community is growing from an influx of new residents. Chart 10 shows that on average, there were 2.21 persons per household in 1990, and 2.11 in 2000. This is consistent with the local and national trends of smaller family sizes and more single person households.

**Table 7**  
**Household Characteristics**  
**Crosslake Area**  
**1990-2000**

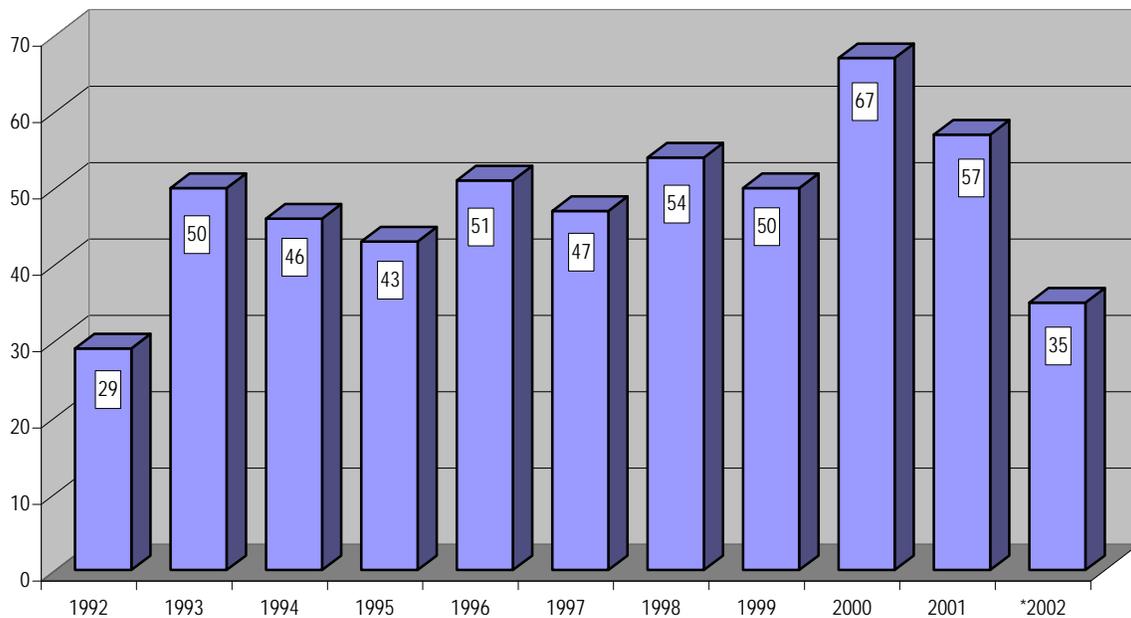
|                  | Total Households |           | Average Household Size |      |
|------------------|------------------|-----------|------------------------|------|
|                  | 1990             | 2000      | 1990                   | 2000 |
| Crosslake        | 512              | 899       | 2.21                   | 2.11 |
| Ideal Township   | 304              | 435       | 2.38                   | 2.18 |
| Mission Township | 213              | 323       | 2.41                   | 2.27 |
| Crow Wing County | 17,204           | 22,250    | 2.52                   | 2.43 |
| Minnesota        | 1,647,853        | 1,895,127 | 2.58                   | 2.52 |

Source: US Census

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

Chart 11

Housing Building Permits Issued



Source: City of Crosslake

\* 2002 numbers are through September 2002

Over the past ten years there has been a steady pattern of new housing construction activity shown in Chart 11. The largest numbers of permits for houses issued was in 2002 with 67. There has been an average of around 48 housing permits issued per year over the last ten years.

## ECONOMIC OVERVIEW

Economic health is an important component of a healthy and thriving community. A strong commercial and industrial base provides jobs to community residents, contributes to a city's tax base, and can be a source of psychological strength to a community. This can best be explained when one compares a downtown area consisting of boarded up buildings with one that has a thriving business sector. The community with the vacant or boarded up buildings appears listless and drab, while the one with the strong downtown community is lively, busy and thriving.

Crosslake's economy relies heavily on tourism as well as the summer residents.

### EMPLOYMENT

According to Table 8 below, 56.7% of Crosslake's residents work within the city of Crosslake. A smaller number of Crosslake's residents work outside of the city. Only 120, or 33.1% of persons 16 and older work outside of the city but are still in Crow Wing County. A significantly lower number of people, 34 persons or 9.4%, work outside of Crow Wing County but still in the state of Minnesota. Persons working outside of the state account for less than 1% of the population of Crosslake.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

**Table 8**  
**Place of Work**  
**(Workers 16 and Over)**  
**City of Crosslake**

| Place of Work                            | 1990   |         | 2000   |         |
|--|--------|---------|--------|---------|
|  | Number | Percent | Number | Percent |
| Within Crosslake                         | 206    | 56.7    | 302    | 41.9    |
| Outside Crosslake, But Within the County | 120    | 33.1    | 274    | 38.0    |
| Outside the County                       | 34     | 9.4     | 135    | 18.7    |
| Outside the State                        | 3      | 0.8     | 10     | 1.4     |
| Total                                    | 363    | 100     | 721    | 100     |

Source: U.S. Census

Table 8 above also illustrates that more people are employed outside the city of Crosslake. The percentage of people that live and work in Crosslake has dropped from 56.7% in 1990 to 41.9% in 2000. The number of individuals commuting has increased during the past decade. A higher percentage, 33.1 in 1990 and 38.0 in 2000, work outside of Crosslake but still within Crow Wing County. Both the percentage of people working outside the county and the state has increased. Gone are the days of people living, shopping, going to church and working in the same community!

## LAND USE INVENTORY

### METHODOLOGY

The object of the land use inventory was to record, on a map of the City, the exact use of every piece of property and every building in the City. The inventory was completed by City Staff in August of 2002.

The following procedure was used to complete the inventory:

The city's Planning and Zoning department provided an existing base map of the City. The majority of the inventory was compiled by driving every street in the city and noting the use for the property on the map. Existing aerial photographs, mapping, and Crow Wing County property records were also used as a resource for developing the map.

The inventory reflected how the land was actually being used and not how it is zoned, because these may be different. For example, a single-family home in a business district was noted as a single family home. A single-family home in an residential district that has been converted to three units was noted as a multi-family unit, not a single-family home. A business in a Residential district was noted as a Commercial use and not Residential. If the land use was not obvious careful notes were taken to later determine the proper category.

Once the working maps were completed, they were reviewed by city staff, members of the Planning Advisory Committee (PAC), and the public at the Comprehensive Plan topic meetings.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

The working maps were put on the City's digital base map in an Arc View format.

Crosslake's existing land use as of fall of 2002 is found in Table 9. This table shows that residential is the largest major developed land use category in the city. Right-of-ways and public/semi-public also make up a large part of the city.

**Table 9  
Existing Land Use  
City of Crosslake  
2002**

| Land Use Category         | Net Acres       | Percent of Total City |
|---------------------------|-----------------|-----------------------|
| Residential               |                 |                       |
| Rural Residential         | 547.4           | 2.3%                  |
| Low Density Residential   | 158.3           | 0.7%                  |
| Shoreland Residential     | 4,426.9         | 18.7%                 |
| Urban Density Residential | 116.3           | 0.5%                  |
| Manufactured Housing Park | 59.7            | 0.3%                  |
| Right of Way              | 536.2           | 2.3%                  |
| Public/Semi-Public        | 240.4           | 1.0%                  |
| Industrial                | 79.7            | 0.3%                  |
| Parks/Open Space          | 2,942.7         | 12.4%                 |
| Commercial                |                 |                       |
| Downtown Commercial       | 21.8            | 0.1%                  |
| General Commercial        | 236.8           | 1.0%                  |
| Waterfront Commercial     | 36.7            | 0.2%                  |
| Limited Commercial        | 79.9            | 0.3%                  |
| <b>Total Developed</b>    | <b>8,946.6</b>  | <b>37.8%</b>          |
| Vacant                    | 4,967.4         | 21.0%                 |
| <b>Total Land</b>         | <b>14,450.2</b> | <b>61.0%</b>          |
| Open Water                | 7,746.1         | 32.7%                 |
| Wetlands                  | 1,483.7         | 6.3%                  |
| <b>Total Water</b>        | <b>9,229.8</b>  | <b>39.0%</b>          |
| <b>Total City</b>         | <b>23,680.0</b> | <b>100.0%</b>         |

Source: City of Crosslake

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

## **RESIDENTIAL**

Residential land comprises 22.5% of the developed land within the city's total area, and is the largest developed land use type in the city. The 5,308 acres of residential land is primarily located around the chain of lakes. There are five classifications of residential land uses in Crosslake: rural residential, low density residential, shoreland residential, urban density residential and manufactured home.

Rural residential land use includes very low density residential uses, including houses, private cabins, and other dwellings that house only one family, or one group of people, in one building that is located on large off lake parcels of 5 or more acres.

Low density residential uses, including houses, private cabins, and other dwellings that house only one family, or one group of people, in one building that is located off lake on suburban size parcels of between 2 and 5 acres.

Shoreland residential includes riparian development meeting DNR Shoreland Regulations that will include single family, multi family dwellings with riparian access or other access to a public water body.

Urban residential uses, including single-family houses, duplexes - either side-by-side or up-and-down, townhouses, apartments, condominiums, rooming houses, and other dwellings that house more than one family in one building and senior housing.

Manufactured homes, manufactured home parks, and trailer homes, if permanently located on the site. There are two manufactured home parks currently in Crosslake.

## **RIGHT-OF-WAY**

Street right-of-ways comprise 2.3% of the city's total area, and 6.0% of the city's developed area. There are six County Aid State Highways (CASH), over 50 miles of city maintained streets and several privately maintained roads.

## **PUBLIC/SEMI-PUBLIC**

Public and semi public land uses comprise 1% of the city's total areas, and 2.7% of the city's developed area. This land use classification includes public uses such as schools, city buildings, county buildings, water towers, pumping stations, sewage treatment plants, etc., as well as public utilities, such as power plants, electrical substations and telephone companies. It also includes private institutional uses such as hospitals, colleges, private schools, churches, monasteries, cemeteries, and similar places.

However, the Public/Semi-Public category does not include parks and other recreational uses, whether public or private, such as golf courses, camps, etc. These are classified as Parks/Recreation. It also does not include private clinics or dental offices (these are considered commercial uses), large-scale day care centers or pre-schools, (these are also considered commercial uses, unless they are part of a church or other non-profit institution), or streets, highways and railroads (which are placed in the right-of-way category).

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

## **INDUSTRIAL**

Industrial land uses include manufacturing, warehousing, assembly, truck terminals, mining, quarries and other businesses that provide goods and services, but not directly to the public. These Industrial uses will often have an administrative or sales office within the same building, which are counted as part of the Industrial use, and not as a separate commercial office use.

Land used for industrial purposes consume 0.3% of the city's total areas, and 0.9% of the city's developed area. There three heavy industrial operations in Crosslake, Granite City Concrete and two gravel mining operations.

## **PARKS/RECREATION**

All public parks, open spaces and recreational areas are included in this category. It also includes campgrounds, state and county owned property, resorts and golf courses, whether public or private. It does not include recreational facilities that are included as part of a school grounds (this is Public/Semi-Public), recreation/amusement businesses, such as a bowling alley, miniature golf, water slide, or go-cart track (these are Commercial uses).

A common method of determining whether a community has enough parkland to meet the needs of its residents is to calculate the acres of parkland per 1,000 residents. Although the recreational needs of a community vary depending on the city's role in the region, the demographic mix of its residents and other factors, a standard of 10 acres of parkland per 1,000 residents is typically considered adequate. Currently, 12.4% or roughly 2,942 acres of land are used for park, open space and recreational uses. This means that there are approximately 1,554.1 acres of parkland per 1,000 residents. It should be noted that a large portion of the 2,942 acres is owned by Crow Wing County, the State of Minnesota, or other private owners. A small percentage of the land in Crosslake is developed for active recreation i.e. ball fields, soccer fields, tennis courts, play grounds and the like. This would include Greer Lake campground, the Army Corp. property and the Crosslake Community Center.

## **COMMERCIAL**

Retail stores, restaurants, banks, hotels, motels, lumber yards, business and professional offices, medical and dental clinics, veterinary clinics, gas stations, and other businesses serving the public are considered Commercial. Although they function similarly to commercial office uses, this category excludes government offices, schools and churches. These are considered Public/Semi-Public. Four commercial types were identified in Crosslake, General Commercial, Downtown Commercial, Waterfront Commercial and Limited Commercial.

General commercial includes retail stores, restaurants, banks, hotels, motels, lumber yards, business and professional offices, medical and dental clinics, or veterinary clinics, gas stations, vehicle sales, warehousing/wholesale, small-scale manufacturing and other businesses serving the public.

Downtown commercial includes high-density commercial uses, including all business, retail stores, services, and professional offices such as attorneys, real estate, insurance, etc. located in the downtown or center square area.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

Does not include government offices, schools, and churches that are located in downtown. These should be classified as Public/Semi-Public uses.

Waterfront commercial includes resorts and lake orientated businesses with direct riparian access.

Limited commercial includes retail stores, personal service shops, restaurants, banks, business and professional offices, medical and dental clinics and other businesses serving the public.

Commercial uses comprise 1.6 % of the city's total land and 4.2% of the city's developed lands. Most commercial uses are concentrated along County State Aid Highways (CSAH) 3 and 66. Three nodes of commercial development are promenade along that corridor. The first is located in the southern portion of the city along CSAH 3. The second is located at the intersection of CSAH 3 and 66. The final commercial node is located at the intersection of CSAH 66 and 16.

## VACANT

This includes all vacant land with no actively used buildings, but which could be available for development, including existing platted lots as well as former farmland that has not been cultivated for many years and is now sitting idle.

It can include land that had been actively used for some purpose, but which has been abandoned. In this case, buildings on the site associated with the former land use, these could be still standing but vacant, or they could be already torn down. Vacant land does not include temporarily vacant buildings, storefronts or office spaces that are likely to be filed within a year. It also does not include park or open space land owned or controlled by a government agency, such as the city, a township, the county, or the state, or a private organization such as the Nature Conservancy, which are all classified as Parks/Open Space.

Similarly, pasture or farmland being actively cultivated is not considered Vacant, but are classified as Agricultural. Large yards or spacious grounds around and owned by another use, such as a school playground are also not included; these are classified with the related primary use.

There are approximately 4,967 acres of vacant land within the city. Comprising 21.0% of the city's total area, vacant land represents a major portion of the land in the city. The vacant lands in Crosslake are almost exclusively non-shoreland and large parcels. There is very little vacant land that has lake access.

## OPEN WATER

Open water comprises approximately 7,750 acres or 32.7 % of the city's total area. Open water areas include the beautiful and scenic Whitefish Chain of Lakes. The lakes, in and around, Crosslake is the number one reason people are attracted to the area. These water features are used for recreation and are a great asset for the city.

## WETLANDS

Wetlands are defined in many different ways. The information that is currently available comes from the National Wetland Inventory (NWI). Based on the United State Geological Survey, the

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

NWI provide basic location information on major wetlands within the city. This information is indicated on the Natural Resources Map.

However, there are other types of wetlands that are regulated by the 1993 Wetland Conservation Act (WCA). The WCA is administered typically by Crow Wing County and requires avoidance of wetlands, minimization of impacts on wetlands and mitigation of any wetland filling for all public or private projects. (There are some exceptions.) WCA has eight (8) different classifications of wetlands. Unfortunately the NWI maps do not indicate the presence of all protected wetlands.

Within the city of Crosslake there is roughly 1,483.7 acres of wetland or 6.3 % of the total city.

## **CITY ZONING DISTRICTS**

The city has adopted a Zoning map and a Land Use map to help direct the orderly growth of the city. The city uses its zoning ordinance and associated map to regulate current land uses within the community. The land use map is used to guide future development of vacant parcels of land within the city, direct redevelopment efforts and to guide land uses in new and developing areas. A parcel of land can be zoned for its historical use, but can be directed for another use in the future.

Crosslake's current zoning ordinance establishes primary categories of zoning districts to meet the city's planning, development and preservation needs (Figure 6). These zoning districts are described in the following.

### **RESIDENTIAL DISTRICTS**

The city of Crosslake has established four basic residential districts. The first is the RR, Rural Residential District, which was established to maintain a low density wooded district, preserving the character of the City, and providing a rural single family setting with agricultural/forestry uses. The second residential zoning district is R-1, Low Density Residential District, which was established to maintain a low density, off lake land use district that preserves open space with density limitations controlled by lake or river classifications. Crosslake's third residential zoning district, the R-3, Medium Density Residential District, is intended to maintain a land use district consisting of shoreline and shoreland property controlled by lake or river classification that is recreational - residential in character and compatible with the natural resources of lakes and streams. The final residential district, the R-4, Urban Residential District, is intended to establish and maintain an off lake urban or similar land use for higher density residential purposes.

### **COMMERCIAL DISTRICTS**

The commercial uses of Crosslake are located in one of four Commercial Districts. The first of which is the WC, Waterfront Commercial District which is intended to establish and maintain a land use district limited to water oriented businesses including marinas, resorts, restaurants, bars, rental units, campgrounds and related uses, on General Development and Recreational Development lakes only. The second commercial district is the LC, Limited Commercial District. This district is established to provide a commercial environment with a mixture of commercial and office related development and services. Crosslake's third commercial district,

# **APPENDIX A 2002 ORIGINAL BACKGROUND REPORT**

---

the C, Commercial District is intended to establish and provide a commercial environment with a limited mixture of commercial and office related development and services. The fourth commercial district, the DC, Downtown Commercial District is intended to establish and maintain a pedestrian oriented commercial district consisting of retail, offices and professional services.

## **INDUSTRIAL DISTRICT**

The purpose of Crosslake's industrial District is to establish and maintain a district for light industrial purposes, which can provide the employment opportunities for the residents of the community and allow for the production and manufacture of goods and products.

## **FLOODPLAIN**

The Flood Plain Overlay District FP is intended to establish and maintain an overlay district, which recognizes and evaluates the flood hazards of flood plains and controls land use in the city of Crosslake. The purpose of this district is to maintain the City's eligibility in the National Flood Insurance Program and to minimize potential losses due to periodic flooding including loss of life, loss of property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety and general welfare.

## **WETLAND OVERLAY DISTRICT**

This district is intended to provide guidance for the wise preservation and management of wetlands and thus preserve and enhance the quality of surface and ground waters, to preserve the economic and natural environmental values of wetlands and to provide for the wise use of water and related land resources of the state.

## **OPEN (SPECIAL PROTECTION DISTRICT)**

The purpose of this district is to establish and maintain a land use district in the shorelands to prevent development from occurring in the environmentally sensitive wetlands and green space whether publicly or privately owned, to enhance wildlife and passive recreation.

## **SHORELAND ZONING**

The city of Crosslake adopted a Shoreland Management Ordinance January 13, 1992. The ordinance gives control to Crosslake to regulate the subdivision use and development of the shorelands of public waters in the city. This allows the city to preserve and enhance the quality of surface waters, conserve the economic and natural environmental values of shorelands, and provide for the wise use of waters and regulate land resources.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

## ENVIRONMENTAL FEATURES

The Crosslake area is blessed with an abundance of natural beauty and environmentally sensitive areas. This is the largest reason that people come to the area, to enjoy the lakes and all they have to offer.

Protection of environmentally sensitive areas not only allows them to be enjoyed for generations to come, but also contributes to the quality of life for Crosslake residents today. An inventory of the Crosslake area's environmentally sensitive resources is described below and illustrated on Figure 7, *Environmental Features Map*.

The purpose of this section is to identify areas of high environmental and natural resource value. Many times these features will determine what kind of adjacent land use may occur and the intensity of that use. While there is a substantial portion of the Crosslake area that is inherently suitable for urban development, other areas have intrinsic natural value. These areas function best if left in a natural state, or are protected from urban development. Preservation of significant natural resources is a legitimate goal for any local government and through preservation, recreational opportunities and a high quality of life, can be maintained for Crosslake residents.

Included in this inventory is a discussion of the lakes, shoreland regulations, floodplains, wetlands, and vegetation.

### **LAKES**

There are 41 classified lakes in the Crosslake Zoning Ordinance and 61 Public water bodies identified by the DNR within the boundaries of Crosslake. These lakes cover roughly 1/3 of the land area of the city. The largest lakes are Lower Whitefish, Rush and Crosslake. The lakes and river form a natural barrier to transportation facilities as well as excellent natural resources for parks and open space facilities. Knowing that the lakes are the greatest asset of Crosslake a discussion of water quality and how to measure it is needed.

There are three basic things that are looked at when measuring water quality: transparency, phosphorous and chlorophyll-a.

Transparency – Can I see my feet?

This is the easiest way to tell if the water is clean. If you can see your feet while in shallow water, the lake is typically in good shape. A more scientific way to measure the transparency is using a Secchi Disk. This is a round metallic disk that reflects light that enters the water. The cleaner the water the deeper the Secchi Disk can go and still reflect light to the observer.

Phosphorous – Fertilizer for algae growth.

This is the food for the plants. Every lake naturally contains phosphorous. Through runoff of residential and commercial land, the levels of phosphorous can increase dramatically. When the phosphorous levels increase, there is more food for the algae. The algae will continue to grow as it consumes the phosphorous and make the lake look green. If the phosphorous levels are decreased the lake will clear up and not appear as green.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

## Chlorophyll-a – Measures Amount of Algae

This goes hand-in-hand with phosphorous levels. Chlorophyll-a is an indicator of the amount of algae and aquatic plant life within a lake basin. While some level of plant and algae growth is natural, an excessive amount of algae will degrade the quality of the water.

The Carlson’s Trophic State Index (TSI) describes the state of the lake. There are four categories that span the TSI values: Oligotrophic, Mesotrophic, Eutrophic, and Hypereutrophic.

- Oligotrophic (TSI <30) – clear water and appropriate levels of oxygen throughout the year.
- Oligotrophic (TSI 30 -40) Deep lakes still exhibit classical oligotrophy, but shallower lakes may experience a lack of oxygen in the summer.
- Mesotrophic (TSI 41-50) – Water moderately clear, but increasing probability of lack of oxygen in the summer.
- Mesotrophic - Eutrophic (TSI 51-60) – Lower boundary of classic eutrophy: decreased transparency, lack of oxygen in the summer, problematic aquatic plant growth and warm water fisheries only.
- Eutrophic - Hypereutrophic (TSI 61-70) – Dominance of blue-green algae, algal scums possible, extensive aquatic plan growth.
- Hypereutrophic (TSI 70 – 80) – Heavy algal blooms possible throughout the summer, dense aquatic beds (extent limited by light penetration). (TSI > 80) – Algal scums, summer fish kills, few aquatic plants, dominance of rough fish.

The following Table 10, *Water Quality of Area Lakes*, describes the lake’s trophic state index. Not all lakes within the city have water quality data available.

| <b>Table 10</b>                        |                       |  |                       |
|--|-----------------------|--|-----------------------|
| <b>Water Quality of Area Lakes</b>     |                       |  |                       |
| <b>Lake Name (Trophic State Index)</b> | <b>Trophic Status</b> | <b>Lake Name (Trophic State Index)</b> | <b>Trophic Status</b> |
| Greer (58)                             | Eutrophic             | Cross Lake (39)                        | Oligotrophic          |
| Little Pine Lake (49)                  | Mesotrophic           | Island Lake (38)                       | Oligotrophic          |
| Daggett (47)                           | Mesotrophic           | Goodrich (38)                          | Oligotrophic          |
| Fawn (45)                              | Mesotrophic           | Rush (38)                              | Oligotrophic          |
| Velvet (42)                            | Mesotrophic           | Big Trout (38)                         | Oligotrophic          |
| Whitefish (42)                         | Mesotrophic           | O’Brien (37)                           | Oligotrophic          |
| Source: MPCA, US EPA                   |                       |  |                       |

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

## SHORELAND REGULATION

The DNR's shoreland management program provides for the orderly development of shoreland and protects lakes and rivers from pollution by individual sewage treatment systems and non-point sources. The intent of this program is to encourage development of shorelands in ways that enhance water quality and preserve scenic resources. The program implements the Shoreland Management Act, which regulates all land within 1,000 feet of a lake and 300 feet of a river.

Table 11 shows the designations for selected water bodies identified on the Protected Waters Inventory Map for Crow Wing County, Minnesota in Crosslake.

**Table 11**  
**Water Bodies Designation**  
**City of Crosslake**

| <b>General Development Lakes (GD)</b>     |                      |                   |
|---|----------------------|-------------------|
| Goodrich Lake                             | Daggett Lake         | Big Trout Lake    |
| O'Brien Lake                              | Ox Lake (south part) | Loon Lake         |
| Pine Lake                                 | Lower Whitefish Lake | Island Lake       |
| Little Pine Lake                          | Rush/Hen Lake        | Arla's Pond       |
|   | Cross Lake           | 2 – Unnamed Lakes |
| <b>Recreational Development Lake (RD)</b> |                      |                   |
| Little Beaver Lake                        | Greer Lake           | Duck Lake         |
| Velvet Lake                               | Fawn Lake            |                   |
| <b>Natural Environment Lake (NE)</b>      |                      |                   |
| Ox Lake (north part)                      | McClain Lake         | Tamarack Lake     |
| Bass Lake                                 | Lily Pad Lake        | Rock Lake         |
| Grass Lake                                | Dew Drop Lake        | Big Bird Lake     |
| Cranberry Lake                            | Pecks Puddle         | Art Lake          |
| Bass Lake                                 | Pleasant Lake        | Henry Lake        |
| Command Lake                              | Tiff Lake            | 6 – Unnamed Lakes |
| <b>Forested River</b>                     |                      |                   |
| Pine River                                |                      |                   |
| <b>Tributary River</b>                    |                      |                   |
| Daggett Brook                             |                      | All other streams |

Source: Crosslake Zoning Ordinance

# **APPENDIX A 2002 ORIGINAL BACKGROUND REPORT**

---

The standards for any given lake or river varies depending on its classification. The DNR provides for three classifications of lakes: Natural Environment, Recreational Development and General Development. Rivers have six primary classifications: Remote, Forested, Transition, Agriculture, Urban and Tributary. In addition, some rivers have special classifications other than those listed above. These include: state or federal Wild and Scenic rivers, Critical Area rivers, trout streams and special river management districts.

The city of Crosslake adopted shoreland regulations on January 13, 1992 to comply with the DNR model. It should be noted that Crosslake has also added more strict regulations in some portions of the DNR model.

## **FLOODPLAINS**

Floodplains often determine land use around a water body. The DNR administered Floodplain Management Program is intended to minimize the threat to life and property resulting from flooding. This program restricts development in floodplains by preventing structures from being built at too low an elevation in areas that have a high risk of flooding. It also controls encroachment so that the floodplain's capacity to hold water will not be reduced, which could lead to flooding of even properly located structures. The City of Crosslake has adopted the DNR's floodplain management regulations through its floodplain zoning districts.

Floodplains in Crosslake are identified on Federal Emergency Management Agency (FEMA) Flood Insurance map 01-12, Community number 270095B.

## **WETLANDS**

In the past, wetlands were generally regarded solely as obstacles to development. Only recently have public attitudes changed and brought the destruction of these productive areas to an end. Most wetlands are valuable for storing and stabilizing surface waters to alleviate the danger of droughts and floods and support wildlife habitat areas. They also serve as the primary method of recharging aquifers to ensure a continued supply of water to serve an area's needs. Wetlands also serve to cleanse and purify the water by removing nutrients and other contaminants in storm water runoff. Wetlands in Crosslake are identified on the US Fish and Wildlife Service National Wetland Inventory.

# **INFRASTRUCTURE**

## **TRANSPORTATION**

A city's transportation system has a great influence on its future growth and development, as the network of streets in a community determines land use configurations. It is a challenging task for cities to provide access for shoppers and employees to local businesses and industries, provide efficient through transportation for regional travelers, and provide for recreational transportation opportunities. These challenges are further complicated by the need to balance the conflicting needs of pedestrians and the automobile.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

Crosslake has over 50 miles of city streets that are maintained by the city Public Works Department. Most of these roads are paved and plans over the next few years include paving the remaining gravel roads. In addition to city streets, there are several privately maintained roads located within the city. Six County State Aid Highways (CSAH) also run through the community, CSAH 3, CSAH 16, CSAH 66, CSAH 103, CSAH 36 and CSAH 37 consisting of approximately 35 miles. A city's thoroughfare system consists of all the various streets and highways designed to accommodate vehicular movement within its corporate limits. A typical city thoroughfare system serves the needs of two general types of traffic:

**Through-Traffic.** Traffic that has its origin and destination outside the community and merely travels through it, typically on arterial roadways.

**Local Traffic.** This is traffic that has its origin and destinations inside the community and utilizes the local street system.

To aid in the understanding of Crosslake's thoroughfare system, all of the city's roadways have been classified by function and are summarized in *Figure 8, Street Functional Classification*. The function and basic characteristics of each of these types of roadways are as follows.

**Principal or Major Arterial.** These roadways serve moderate to long trip lengths and provide a system to distribute traffic making external trips. Turning movements are often handled with channelized turn lanes or signal systems. Their very nature caused them to divide neighborhoods and to have negative effects on adjacent residential land use. Principal arterials are characterized by an emphasis on traffic mobility rather than land access, typically with traffic counts in excess of 8,000 cars per day. Typical speeds are between 30 and 50 miles per hour.

Principal arterial typically have access to minor arterials and collectors, which are described below. Typically there is no direct land access to these arterials with the exception of major traffic generators.

**Minor Arterial.** These thoroughfares either augment the arterial system in more densely or intensively developed areas or provide service in lieu of principal arterials in less densely or intensively developed areas where trip lengths are relatively short. Minor arterials provide a somewhat lower level of mobility than that proved by principal arterials, but should not penetrate identifiable neighborhoods. They may, however, provide slightly greater direct access to abutting properties than a principal arterial. Traffic volumes on minor arterials are generally in excess of 3,000 cars per day. Access to these arterials should be limited to principal and other minor arterials and collectors.

Direct land access to minor arterials is typically restricted. However, in an urban setting like Crosslake, where speeds are posted at 35 MPH or less, local streets typically access a minor arterial.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

---

**Collectors.** These streets serve as connections between local streets and minor arterials. Their principal function is to carry short trip lengths and to serve adjacent land. At the same time, they must be capable of moving relatively large traffic volumes for limited distances. They may also carry traffic to and from dispersed major traffic generators. Access to collectors includes other collectors, minor arterials, local streets, and direct access from/to abutting lands.

**Local Streets.** Residential streets that carry less than 100 vehicles per day and have average speeds of less than 30 MPH are the best example of local streets. They serve almost exclusively to collect and distribute traffic by connecting blocks within neighborhoods and specific activities within similar land uses. Access to local streets is provided by collectors, other local streets, and direct access to abutting properties.

With each step upward in the street hierarchy comes an increase in the size and carrying capacity of the roadway. When one considers that large trucks would soon destroy local streets if they were allowed to use them and that it would be counter-productive to build major thoroughfares in front of every house. Therefore, properly determining the size, location and timing of roadway construction are important aspects of transportation planning.

One basic principle of land use planning, tied directly to traffic, is that land uses that generate heavy traffic loads and require efficient access to function properly, such as industrial facilities, should be located near major thoroughfares. Conversely, land uses that generate very little traffic and that would not be benefited by through-traffic, such as residential neighborhoods, should be located away from the noise, pollution and bustle of busy arterials.

## **TRAFFIC COUNTS**

Average daily traffic counts are used in planning for expansions and improvements within a transportation system. Traffic counts are also important in creating and maintaining well-functioning roadways. With the limitations presented by the lakes, most of the traffic movement is limited north and south. CSAH 3 and 66 serve as the major north-south traffic routes through Crosslake. Average Daily Traffic Counts for the Crosslake area is illustrated in Figure 9, *Traffic Counts*, provided by the Minnesota Department of Transportation.

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

## TRANSPORTATION IMPROVEMENTS

These improvements to the Crosslake roadways that either has taken place or will soon happen.

| <b>Table 12</b>  |               |                                       |               |
|--|---------------|---------------------------------------|---------------|
| <b>Road Projects</b>   |               |                                       |               |
| <b>1999</b>  |               | <b>2000</b>                           |               |
| <b>Roadway</b>   | <b>Status</b> | <b>Roadway</b>                        | <b>Status</b> |
| Cross Avenue   | Paved         | Waterwood Court                       | Paved         |
| Ox Lake Road   | Paved         | Backdahl Road                         | Paved         |
| Staley/Jason Lane  | Paved         | Daggett Lane                          | Paved         |
| Lakeshore Drive/Park Drive   | Paved         | Deer Ridge/Ridgeway                   | Paved         |
| Miller Road/Mary Lane  | Paved         | Tall Timber Trail                     | Paved         |
| Sugar Loaf Road  | Paved         | Log Landing                           | Paved         |
| Kimberly Road  | Paved         | Headquarters Drive                    | Paved         |
| Shamrock Road  | Paved         | Lumberjack Lane                       | Paved         |
| Sleepy Valley Road   | Paved         | Bunkhouse Road                        | Paved         |
| Tamarack Road  | Paved         | Blacksmith Place                      | Paved         |
| Red Pine Road  | Paved         | Shore Drive/Pine Bay Trail            | Paved         |
|  |               | Kimberly Road (Balance of Road)       | Paved         |
|  |               | Pine Bay Road (formerly Deer Trail)   | Paved         |
|  |               | Wolf Trail                            | Paved         |
|  |               | Rabbit Lane                           | Paved         |
|  |               | Velvet Lane                           | Paved         |
| <b>2001</b>  |               | <b>2002</b>                           |               |
| <b>Roadway</b>   | <b>Status</b> | <b>Roadway</b>                        | <b>Status</b> |
| White Oak Drive  | Paved         | Wolf Trail/Wolf Court                 | Paved         |
| Red Oak Circle   | Paved         | Willwood Lane                         | Paved         |
| Summit Avenue  | Paved         | Shafer Road                           | Paved         |
| Gale Lane  | Paved         | Sandra Road                           | Paved         |
| Rush Lane  | Paved         | Lake Street                           | Paved         |
| Ginseng/Twin/Anchor Point  | Paved         | Happy Cove Road                       | Paved         |
| Anchor Point Trail   | Paved         | Bay Shore Road                        | Paved         |
| Ivy Lane/Ivy Trail   | Paved         | Woodland Drive                        | Paved         |
| 1 <sup>st</sup> Street/2 <sup>nd</sup> Avenue/2 <sup>nd</sup> Street | Paved         | Pine Point Road (non maintained road) | Paved         |
| Anderson Court   | Paved         |                                       |               |
| Cool Haven Lane  | Paved         |                                       |               |
| Woodland Drive/Pinedale Street                                       | Paved         |                                       |               |
| Manhattan Drive  | Paved         |                                       |               |
| Eagle Street   | Paved         |                                       |               |
| <b>2003</b>  |               | <b>Future (after 2003)</b>            |               |
| <b>Roadway</b>   | <b>Status</b> | <b>Roadway</b>                        | <b>Status</b> |

# APPENDIX A 2002 ORIGINAL BACKGROUND REPORT

|   |         |                                |        |
|---|---------|--------------------------------|--------|
| ABC Drive   | Pending | Fawn Lake Road                 | Future |
| Wildwood Drive/White Birch Lane   | Pending | Cherry Lane                    | Future |
| Greer Lake Road   | Pending | Perkins Road (balance of road) | Future |
| Brita Lane/Pine View Lane/Shafer Road   | Pending | Duck Lane                      | Future |
| Note: Additional privately maintained roads may be paved in the future, contingent upon property owner request and expense. |         | Sunset Drive                   | Future |
|   |         | Maroda Drive                   | Future |
|   |         | Johnie Street                  | Future |
|   |         | Norway Trail                   | Future |
|   |         | Margaret Lane                  | Future |
|   |         | Gendreau Road                  | Future |
| Source: City of Crosslake, October 2002   |         |                                |        |

## RAILROADS

There is currently no rail service to the city of Crosslake.

## AIR SERVICE

Crosslake does not have a municipal air field. Service can be provided by nearby airports such as Brainerd Lakes Regional Airport formally Brainerd-Crow Wing County Regional Airport, the Pine River airport, or the Backus Municipal Airport. The city Emergency Services building does have a helipad for emergency use.

## SANITARY SEWER

The idea of creating a municipal sanitary sewer system began over 10 years ago. The rapid growth and development of both residential and commercial property, coupled with strong community values in public health and the environment, led to specific recommendations outlined in the 1996 Crosslake Comprehensive Plan. The Comprehensive Plan was prepared by a wide cross-section of citizens from the community, state, county, and local governmental agencies, and area business owners. The Plan laid the foundation for sustaining economic growth and the environment, as the following focus group summaries express.

- *“Centralize sewer system in downtown area.”*
- *“As growth rates increase sewer systems will continue to fail.”*
- *“Planning is needed to adapt to the continuing growth rates, sewer system alternatives should be considered in the comprehensive plan.”*
- *“Key is to plan and manage for growth in certain areas that can be easily facilitated.”*
- *“Plan the development and growth of the city so that a central sewer system may be contained to a specific high density area.”*

The first step was a 1996 study of the overall wastewater needs throughout the City. A phased sewer project was recommended as a means to serve the core density and provide the most protection for our water resources. In 2000, the City identified Phase One of the sewer project and a Wastewater Facilities Plan was approved by the Minnesota Pollution Control Agency. Based on the concept of protecting our groundwater resources with a municipal wastewater facility before they are contaminated by failing and nonconforming onsite sewer systems, the City is working to insure the sustainable drinking water supply that currently exists.

## **APPENDIX A 2002 ORIGINAL BACKGROUND REPORT**

---

The final Phase One service area may be described as extending from the East Shore Boulevard and East Shore Road vicinity on the southern border, then north along CSAH 3 and CSAH 66 to approximately the Old Fire Hall/ City Hall area. Additional properties included in the service area include the Downtown Commercial District in the vicinity of Reed's Market and Swann Drive.

Applications for public infrastructure grants and loans have been submitted to the Minnesota Department of Economic Development (DTED), USDA Rural Development (RD), the Wastewater Infrastructure Fund through the Public Facilities Authority (PFA), and the Northeast Minnesota Environmental Assistance Program administered by the U.S. Army Corps of Engineers and sponsored by Representative Oberstar. The City of Crosslake has been identified by all of these agencies, except the U.S. Army Corps of Engineers, as having a median household income that exceeds the range of incomes considered eligible for grants. The City may be eligible for low-interest loans through these programs, but interest rates have been, and continue to be, only slightly higher in local financing institutions. The City has not given up on pursuing state or federal dollars for the project; however, at this time we can only represent the current apparent cost to our citizens with no such funding being available.

The City recently received a Notice of Negative Declaration from the Minnesota Pollution Control Agency (MPCA) that no significant environmental impacts were identified for the project. With this clearance, the MPCA gives the clearance for the completion of the State discharge permit. Plans and specifications have been prepared and submitted by our Engineer and approved by the MPCA. Bids for the wastewater treatment plant and collection system have been awarded. Construction will begin in Spring 2003.

### **WATER SUPPLY SYSTEM PLAN**

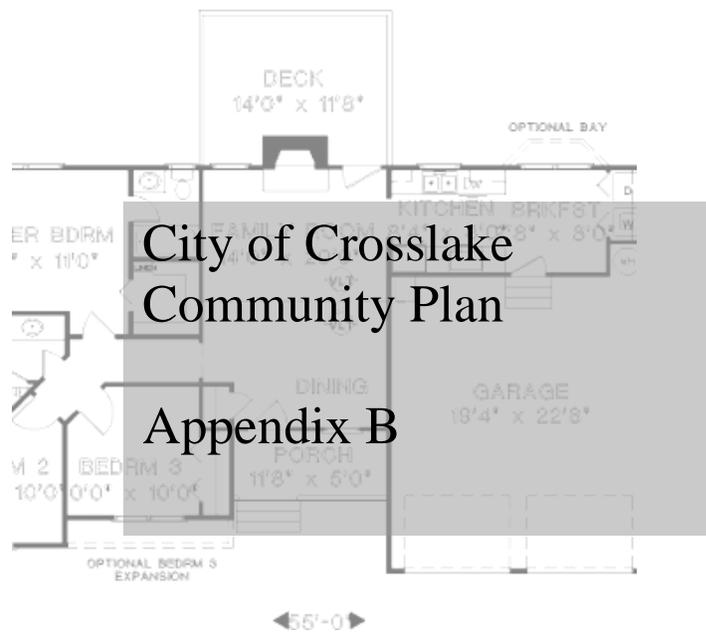
There is no plan to install a city water supply at this time. A Water Supply study was completed in 2000 to determine the feasibility of a combined sewer/water project. Based on the findings of the study, a water system was determined by the City to not be economically feasible. This was due to factors including cost of water treatment, water storage, operation and maintenance, and the ability to connect enough property to pay for the system.

### **RESOURCES:**

- Census Definitions US Census Bureau
- City of Crosslake
- Minnesota Department of Transportation
- Crow Wing County Highway Department

# APPENDIX B STRENGTHS AND WEAKNESS SUMMARY

---



# APPENDIX B STRENGTHS AND WEAKNESS SUMMARY

As part of the Community Visioning Process, the City of Crosslake hosted a Planning Kick-off session on June 3, 2002 at the Crosslake Community Center. After a feast of brats, hot dogs, beans and chips over 150 participants worked with the Consulting Planners to develop a Prioritized Statement of Community Vision. The Visions can be broken into six (6) major categories as follows:

The environment was one area of great interest. Participants recognized the beauty of the area and would like to work to keep the resources that drew many to the area.

## **ENVIRONMENTAL:**

Environmental Preservation (38)  
More Open Space Preserved (13)  
Recycling (3)  
Control Use of Fertilizer (2)  
Clear Cutting

## **TRANSPORTATION:**

Bike and Walking Trails (47)  
Safety Roads/Traffic (14)  
Safe Winter Roads (4)  
Pedestrian Safety (1)  
Roads

Transportation for recreational purposes received the most votes. Participants would like to enjoy the outdoors with a connected trail system. Safety of the roads was also a concern.

Crosslake would like to see more amenities added to the community. The addition of a library and opportunities for the youth were identified by the primary vision participants.

## **COMMUNITY FACILITIES:**

Library (19)  
Growth in Youth Opportunities (19)  
Assisted Living for Seniors (16)  
Evening Entertainment Besides Bars (5)  
More Activities for Seniors (4)  
Expanded Community Center with Pool (3)

# APPENDIX B STRENGTHS AND WEAKNESS SUMMARY

---

## **GOVERNMENTAL / ENFORCEMENT:**

Shoreland Ordinance (30)  
City Water, Sewer, Storm Water (21)  
Standardized Building Codes (16)  
Comprehensive Water Use Plan and  
Enforcement (5)  
City Comprehensive Plan (2)  
Ordinance Enforcement (2)  
Signage Enforcement (1)

More enforcement of current ordinances was a concern of participants. Implementation of city sewer, water and storm water was also a vision of participants.

Participants want to see preservation of shoreland as well as more affordable housing. This would make the area more attractive for not only the seasonal residents but year round residents as well.

## **LAND USE / GROWTH MANAGEMENT:**

Shoreland Ordinance (30)  
Affordable Housing (27)  
Fair Assessment of Property (22)  
Compact Downtown (Town Square) (18)  
Slower Growth / Planned Growth (9)  
Allow Businesses to Remain Where They Are (1)  
Clear Cutting

## **SOCIAL:**

Increased Communication (Seasonal & Permanent Residents) (6)  
Volunteer Network (2)  
Small Town Feel (1)  
Year Round Living, Not just Seasonal (1)  
Community Theme – Focus

A strong volunteer base was pointed out as a great asset of Crosslake. Increases and better communication among seasonal and permanent residents was a common vision.

## APPENDIX B STRENGTHS AND WEAKNESS SUMMARY

---

### The Community Strengths (Unprioritized) Halos:

More younger people here/activities  
Well linked to sports/activities  
Physical setting  
Can do attitude/intelligence  
Number of activities/events  
Good local shopping  
Small hometown feeling – small community  
Unique town layout/rustic feeling  
Clean air – good quality  
Close to regional facilities  
Schools  
Beauty of environment – lakes, trees,  
recreation, fishing, etc.  
Churches  
Location – close but not too close  
Progressive leaders and government  
Friendly people  
Growth in younger families  
Quality of people  
Excellent city government, city staff and  
volunteers  
Medical clinic  
Low crime  
Good quality of the Whitefish Chain  
Town square and restaurants  
School districts  
Charter school  
Good park system  
Good telecommunications  
Professional businesses  
Small caring community  
Cleanliness and orderliness of the community  
Quiet solitude  
Peer groups – diversification  
Paved roads  
Law enforcement infrastructure  
No city grid based on geography  
Good voter turn out  
Good security  
Federal Campground and Dam  
Diverse clubs – garden, art  
Lack of lake pollution  
Access to WFC

Golf courses  
Easy to know people  
Dance halls  
Community atmosphere  
No spotlights  
Wildlife – Birds  
Increasing property values  
Good quality businesses (Ace but not Wal-  
Mart)  
Community Center  
Retirement community  
Eagles  
People with vision to plan  
Good non-profits  
Work opportunities  
Addition of town square  
Availability of professional people – Doctors,  
Dentists, etc.  
Locally owned businesses  
Best Hardware Store  
No fast food chain  
Wide variety of unique food establishments  
No major thru highway  
Historical Society  
Land availability  
Night sky – quietness  
Not highly populated  
Tourism  
Trees – old growth (Pines)  
No traffic problems  
Loons  
Autumn colors  
Recycling  
The slower pace more relaxed  
Mary Etta's Pies!!  
Elbow room – spread  
Up North feel – buildings  
Seasonal people enhancing Crosslake as a  
community  
More business staying open longer  
WAPOA  
Climate changes  
Location, location, location  
No tall buildings  
God's Country

# APPENDIX B STRENGTHS AND WEAKNESS SUMMARY

---

## The Community Weaknesses (Unprioritized)

### Pitchforks:

Layout of town – ugly downtown

CR3/CR66

Septic systems – bad for lakes

No public restrooms

No litter cans

Water quality deteriorating

High property values – restrictive to some

Traffic congestion on lakes and in town

City making property decisions not the property owner

Business signs – not too pretty

No voting representation

Property age – School bond

Each business architectural theme

Lakeshore habitat is altered – cutting of trees/fertilizers

Need more transportation and services for seniors

Road conditions in winter

Affordable housing

Need more medical/health services

Pedestrian concerns – speed limits, etc.

Pollution of lakes – phosphorus, failing Septic systems

Need more for youth

Commercial sprawl

No library

Pet control and deer

No city water and sewer

Taxes too high

Recycling

No preschool

Threatened environment – roadsides, shorelines, clear cutting

Updating of buildings

Hidden poverty

Bike and walking paths

Unsafe boat traffic

Assisted living, no nursing homes

Short of good paying jobs

Wildlife control – Deer population – Lyme Disease

Milfoil

Integration of seasonal residents in community

Land use, zoning

Larger businesses forcing onto smaller businesses

Public school – elementary

Peer – balanced

Size of boats on lake (too big)

Water front clutter

Fire protection

Care facilities for seniors

No resources or opportunities for the young

Lack of coordination between Chain of Lakes and community

No building inspector to check codes

Lake abuse

Only one main road

No public newsletter with more information

Lack of alternative entertainment

Variances granted

Hard to run business due to seasonal fluctuation

Lack of enforcement – need more officials

Loss of mom and pop resorts/cabins

Protection of ground water quality

City people move up north and try to change environment to city

No central area

No updated West Shore Drive

No sports clubs

Excess of lights in night sky

School in competition with Pequot Lakes

Lake access for off lake properties

Excess of telephone towers – need to consolidate

Stop sign 3 & 66 (summer)

What to do with property (lakeshore)

Money talks

Route 66 traffic (weekends)

Ordinances need to be more flexible out of core

No sign ordinance

Zoning – separate commercial and residential

## **APPENDIX B STRENGTHS AND WEAKNESS SUMMARY**

---

(continued)

Out of state ideas inflicted  
Need more water patrol – be more visible  
Developers over developing – save green spaces  
Not being part of the median age  
Need liquor licenses in new restaurants and new motels  
Street lighting  
Density plan zoning  
Community theatre/Arts  
Development of year round business  
Not enough realty agencies or banks  
Too much junk  
Secondary roads

Off street parking  
Small lots  
Street Noise – unrestricted nightclubs  
Escalating political turmoil  
Fishing contests  
Comprehensive water use plan, process and enforcement  
Need to look through others eyes – not see things as they have always been  
Too many regulations not enough rules  
Seasonal economic cycle – limits potential services  
Referendum Big Ticket Items  
Park on the water  
Restrains of linear road configuration

# **APPENDIX B STRENGTHS AND WEAKNESS SUMMARY**

---

## **Community Visioning (Ranked)**

Bikes and Walking Trails (47)  
Environmental Preservation (38)  
Shoreland Ordinances (30)  
Affordable Housing (27)  
Fair Assessment of Property (22)  
City Water, Sewer, Storm Water (21)  
Growth in Youth Opportunities (19)  
Library (19)  
Assisted Living for Senior Citizens (16)  
Standardize Building Codes (16)  
Compact Downtown (Town Square) – Good Urban Design (18)  
Safety Roads/Traffic (14)  
More Open Space Preserved (13)  
Slower Growth/Planned Growth (9)  
Increased Communication (Seasonal & Permanent Residents) (6)  
Evening Entertainment Besides Bars (5)  
Comprehensive Water Use Plan and Enforcement (5)  
More Activities for Senior Citizens (4)  
Safe Winter Driving Roads (4)  
Recycling (3)  
Expand Community Center with Pool (3)  
Ordinance Enforcement (2)  
Control Use of Fertilizers (2)  
City Comprehensive Plan (2)  
Volunteer Network (2)  
Small Town Feel (1)  
Signage Enforcement (1)  
Pedestrian Safety (1)  
Year Round Living, Not Just Seasonal (1)  
Allow Business to Remain Where They Are (1)  
Less Commercialism  
Clear Cutting  
Community Theme – Focus