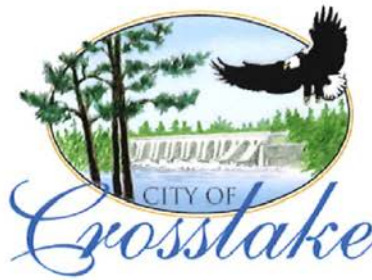


City Hall: 218-692-2688
Planning & Zoning: 218-692-2689
Fax: 218-692-2687



13888 Daggett Bay Rd
Crosslake, Minnesota 56442
www.cityofcrosslake.org

CITY OF CROSSLAKE

PLANNING COMMISSION/BOARD OF ADJUSTMENT

January 23, 2026

9:00 A.M.

Crosslake City Hall
13888 Daggett Bay Rd, Crosslake MN 56442
(218) 692-2689

PUBLIC HEARING NOTICE

Applicant: Loren L & Brenda M Isensee

Authorized Agent: N/A

Site Location: 11906 Harbor Lane, Crosslake, MN 56442 on Rush Lake - GD

Variance for:

- Lake setback of 46 feet where 75 feet is required to proposed dwelling structures

To construct:

- 28' x 50' dwelling where approximately ½ of the square footage is within the SIZ2 setback
- 14' x 32' deck where approximately ¾ of the square footage is within the SIZ2 setback
- 6' x 18' covered deck that appears to meet setbacks

Notification: Pursuant to Minnesota Statutes Chapter 462, and the City of Crosslake Zoning Ordinance, you are hereby notified of a public hearing before the City of Crosslake Planning Commission/Board of Adjustment. Property owners have been notified according to MN State Statute 462 & published in the local newspaper. Please share this notice with any of your neighbors who may not have been notified by mail.

Information: Copies of the application and all maps, diagrams or documents are available at Crosslake City Hall or by contacting the Crosslake Planning & Zoning staff at 218-692-2689. Please submit your comments in writing including your name and mailing address to Crosslake City Hall or (crosslakepz@cityofcrosslake.org).



STAFF REPORT

Property Owner/Applicant: Loren L & Brenda M Isensee

Parcel Number(s): 14180570

Application Submitted: November 14, 2025

Action Deadline: January 13, 2026

City 60 Day Extension Letter sent / Deadline: NA / NA

Applicant Extension Received / Request: NA / NA

City Council Date: NA

Authorized Agent: N/A

Variance for:

- Lake setback of 46 feet where 75 feet is required to proposed dwelling structures

To construct:

- 28' x 50' dwelling where approximately 1/2 of the square footage is within the SIZ2 setback
- 14' x 32' deck where approximately 3/4 of the square footage is within the SIZ2 setback
- 6' x 18' covered deck that appears to meet setbacks

Current Zoning: Shoreland District

Existing Impervious Coverage:
9.5%

Proposed Impervious Coverage:
10.6%

- A stormwater management plan was submitted with the variance application
- Compliant septic compliance inspection on file dated 10-29-2024

Parcel History:

- Golden Sands established in 1945
- May 1984 – Basement & 24x24 garage
- August 1988 - Septic
- May 2021 – Water oriented accessory structure – 120 sf; dirt moving
- February 2025 – Variance approved for a lake setback of 52 feet where 75 feet is required to proposed deck and dwelling addition. To construct a 480 square foot dwelling addition, 448 square foot deck and 72 square foot proposed covered deck
- October 2024 – Last septic compliance inspection on file is dated 10-29-2024

Agencies Notified and Responses Received:

County Highway Dept: N/A

DNR: No comment received before packet cutoff date

City Engineer: N/A

Lake Association: No comment received before packet cutoff date

Crosslake Public Works: No comment received before packet cutoff date

Crosslake Park, Recreation & Library: N/A

Concerned Parties: Comment(s) received

POSSIBLE MOTION:

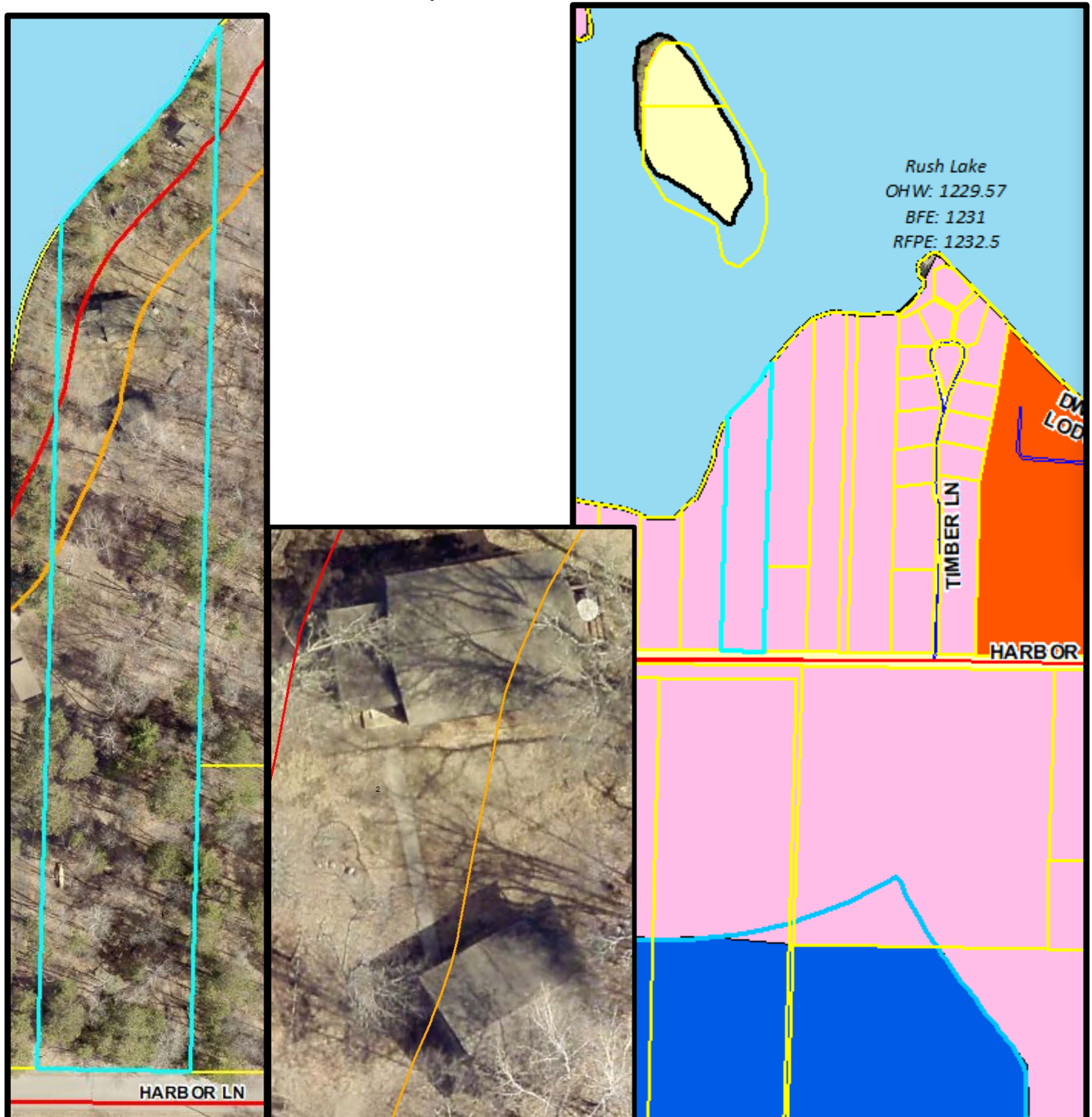
To approve/table/deny the variance to allow:

- Lake setback of 46 feet where 75 feet is required to proposed dwelling structures

To construct:

- 28' x 50' dwelling where approximately $\frac{1}{2}$ of the square footage is within the SIZ2 setback
- 14' x 32' deck where approximately $\frac{3}{4}$ of the square footage is within the SIZ2 setback
- 6' x 18' covered deck that appears to meet setbacks

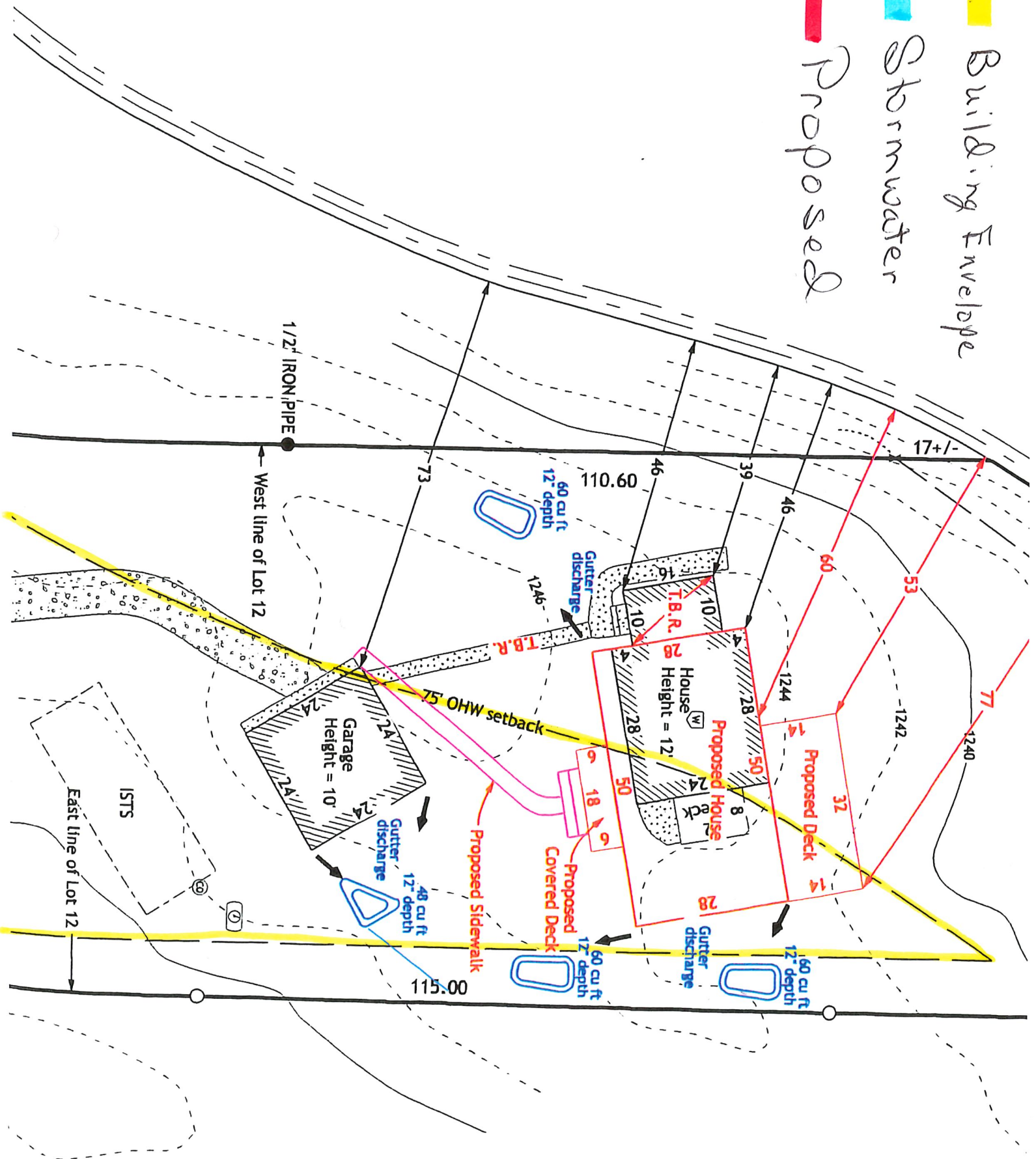
As shown on the certificate of survey dated 10-28-2025



Building Envelope

Stormwater

Proposed





ORIENTATION OF THIS BEARING
SYSTEM IS BASED ON THE CROW WING
COUNTY COORDINATE SYSTEM
NAD 83 (1986 ADJ.)



MAPPING LEGEND

TANK (AS SPECIFIED)	
WELL	
SEWER CLEANOUT	
CONTOUR (MAJOR)	
CONTOUR (MINOR)	
DRAINAGE ARROW	
CONCRETE	
BITUMINOUS	
GRAVEL	

PROPERTY BOUNDARY MONUMENT LEGEND

- SET IRON PIPE WITH CAP STAMPED "KRAMER 23668"
- FOUND IRON MONUMENT
- X COMPUTED POSITION

Surveyors Notes

The property address for the subject property is:

11906 Harbor Lane
Cross Lake, MN 56442

The Parcel Number for the subject property is 14180570

The current zoning classification for the subject property is Showland District

This survey was completed without the benefit of a current title commitment or title opinion. Kramer Leas DeLeo, P.C. makes no guarantee that all easements, encumbrances, or appurtenant rights related to the premises property are depicted on this survey.

Cut/fill quantities will be minimal, less than 30 yards, the only required grading will be excavation for footings and foundation wall of 20x24 addition.

All structure setbacks should be verified with the City of Cross Lake prior to any construction.

Legal Description per Document Number 866444

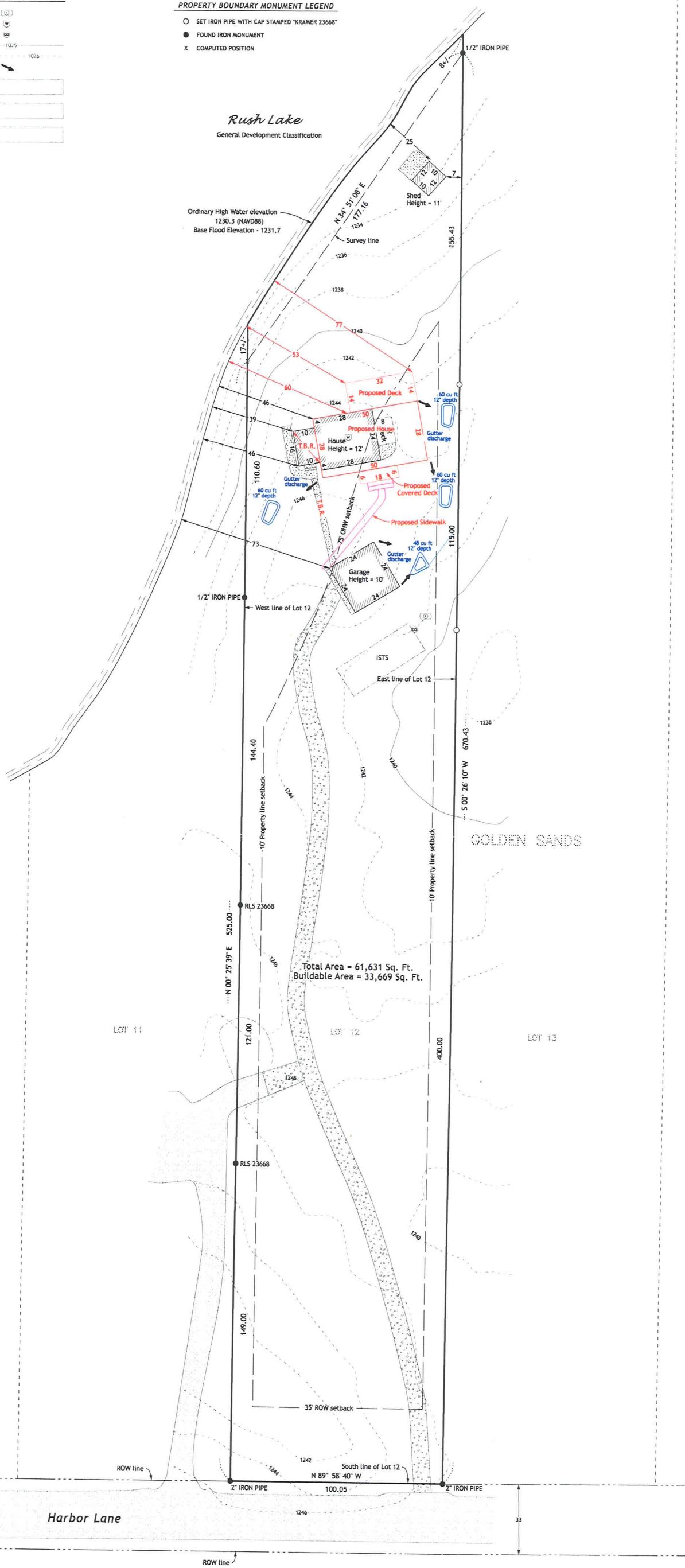
Lot Twelve (12), Golden Sands, Crow Wing County, State of Minnesota

Impervious Calculation

Total Area	=	61,361 Sq. Ft.
Impervious coverage		
Buildings	=	1,579 Sq. Ft.
Concrete	=	442 Sq. Ft.
Bituminous	=	170 Sq. Ft.
Gravel	=	3,660 Sq. Ft.
Total	=	5,851 Sq. Ft. (9.5% Impervious Coverage)

Proposed Impervious Calculation

Total Area	=	61,361 Sq. Ft.
Impervious coverage		
Buildings	=	2,131 Sq. Ft.
Concrete	=	596 Sq. Ft.
Bituminous	=	170 Sq. Ft.
Gravel	=	3,660 Sq. Ft.
Total	=	6,557 Sq. Ft. (10.6% Impervious Coverage)



NO.	REVISIONS SINCE INITIAL DATE OF	DATE
1	Small Revisions	1-07-2025
2	Corrected OHW elevation note	1-21-2025
3	Revised house layout and storm water pond locations	10-28-2025

KLD
KRAMER LEAS DELEO
SURVEYING • ENGINEERING • PLANNING
BRainerd ST. CLOUD

1120 Industrial Park Road
Brainerd, MN 56401
218-829-5233

13 North 11th Avenue
St. Cloud, MN 56303
320-236-1395

PROJECT NO. ISENL2401

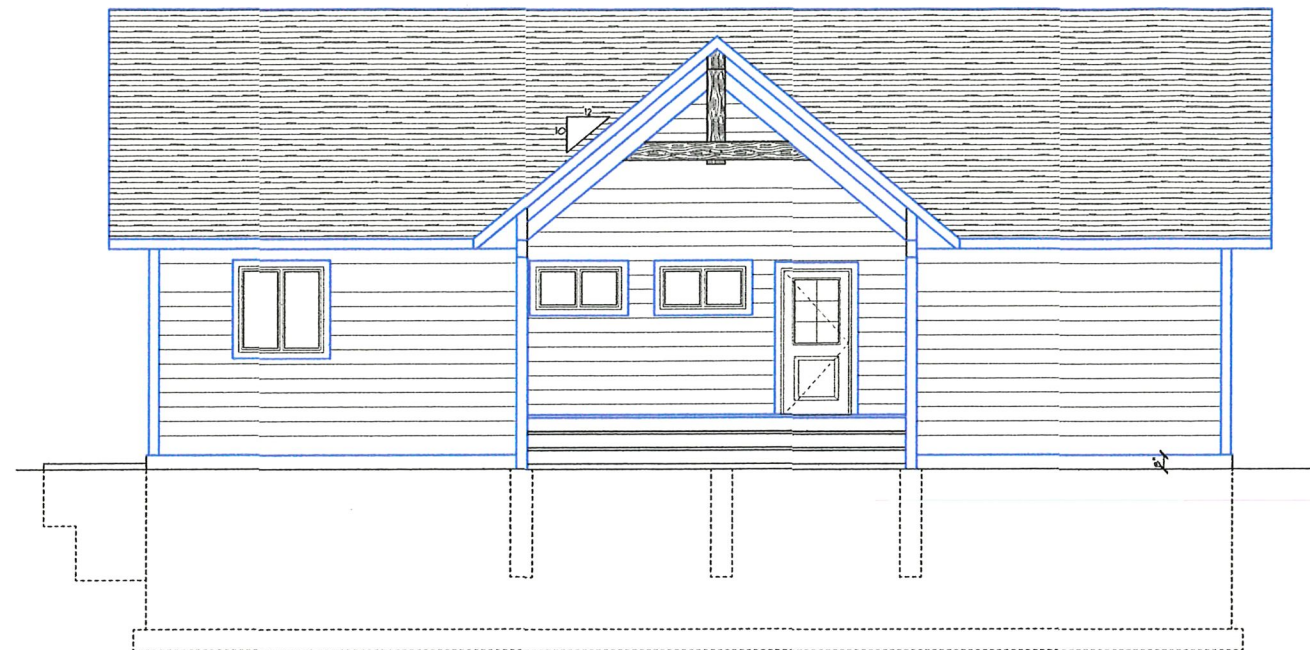
I HEREBY CERTIFY THAT THIS PLAN, SURVEY, OR REPORT
WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION
AND THAT I AM A DULY REGISTERED LAND SURVEYOR
UNDER THE LAWS OF THE STATE OF MINNESOTA.

Signature: *James Kramer* 12/11/2024
James Kramer, MN License No. 23668 Date

CERTIFICATE OF SURVEY

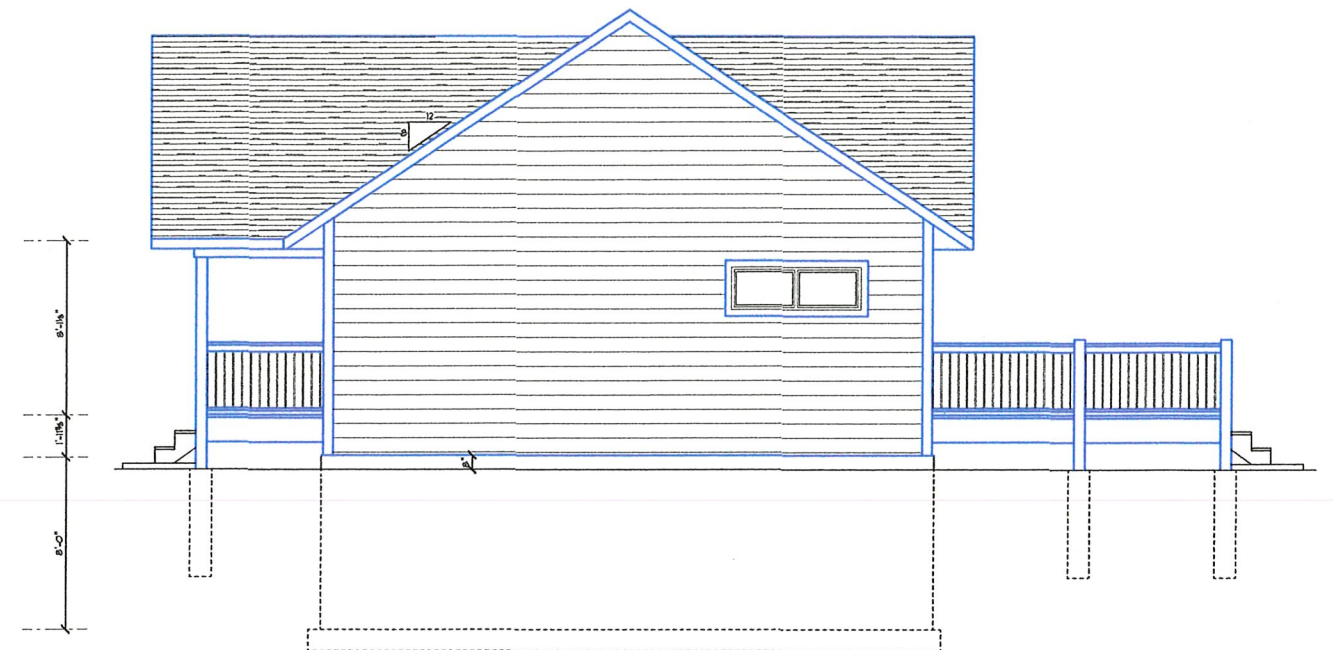
Topographic and Property Boundary Survey

Loren Isensee
Section 18, Township 137 North, Range 27 West
Crow Wing County, Minnesota



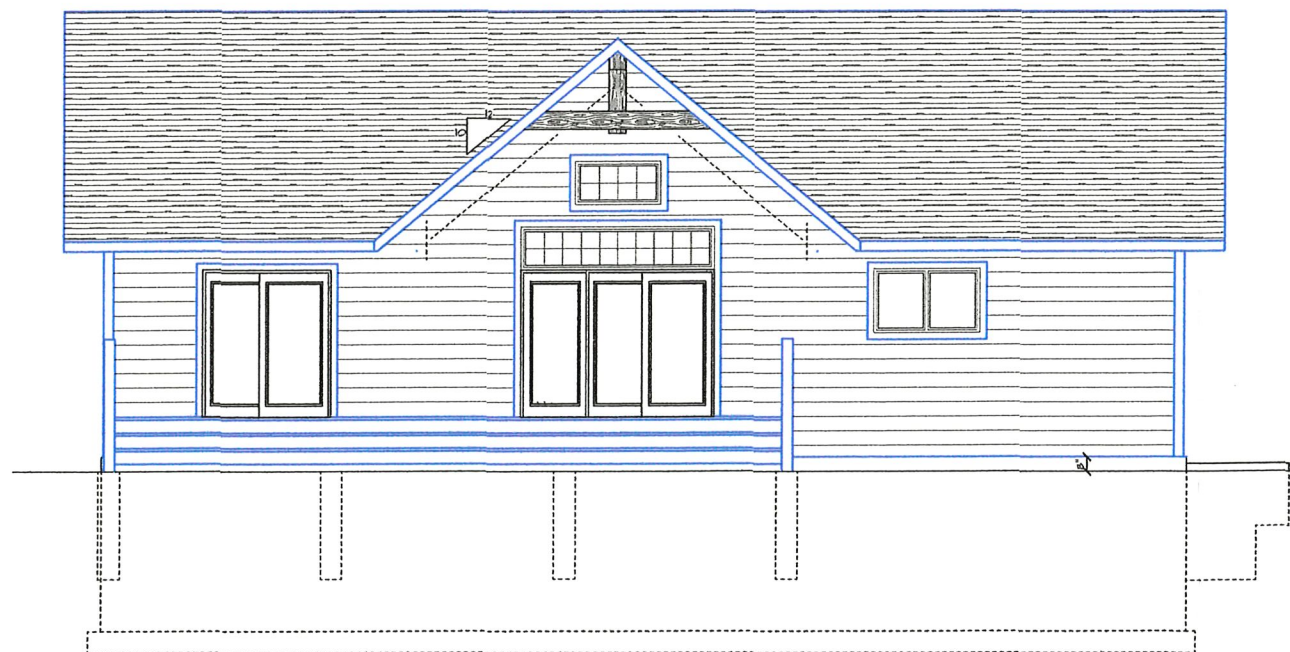
ROADSIDE ELEVATION

SCALE: 1/4"=1'-0"



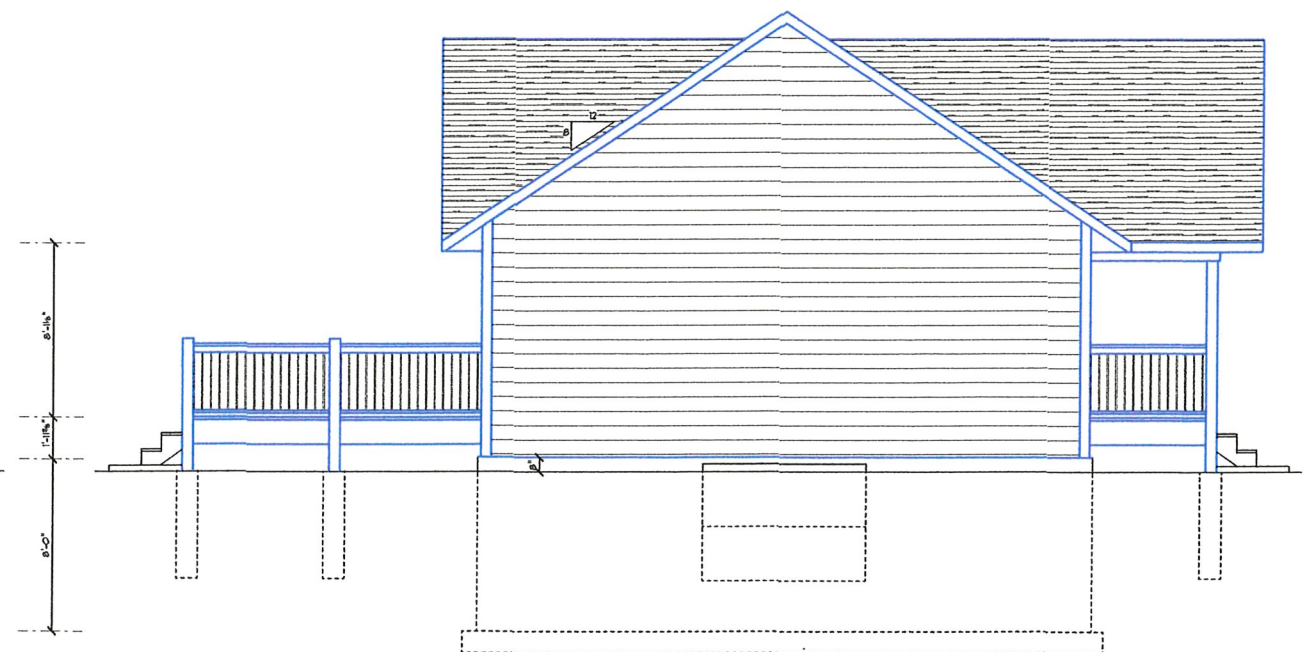
RIGHTSIDE ELEVATION

SCALE: 1/4"=1'-0"



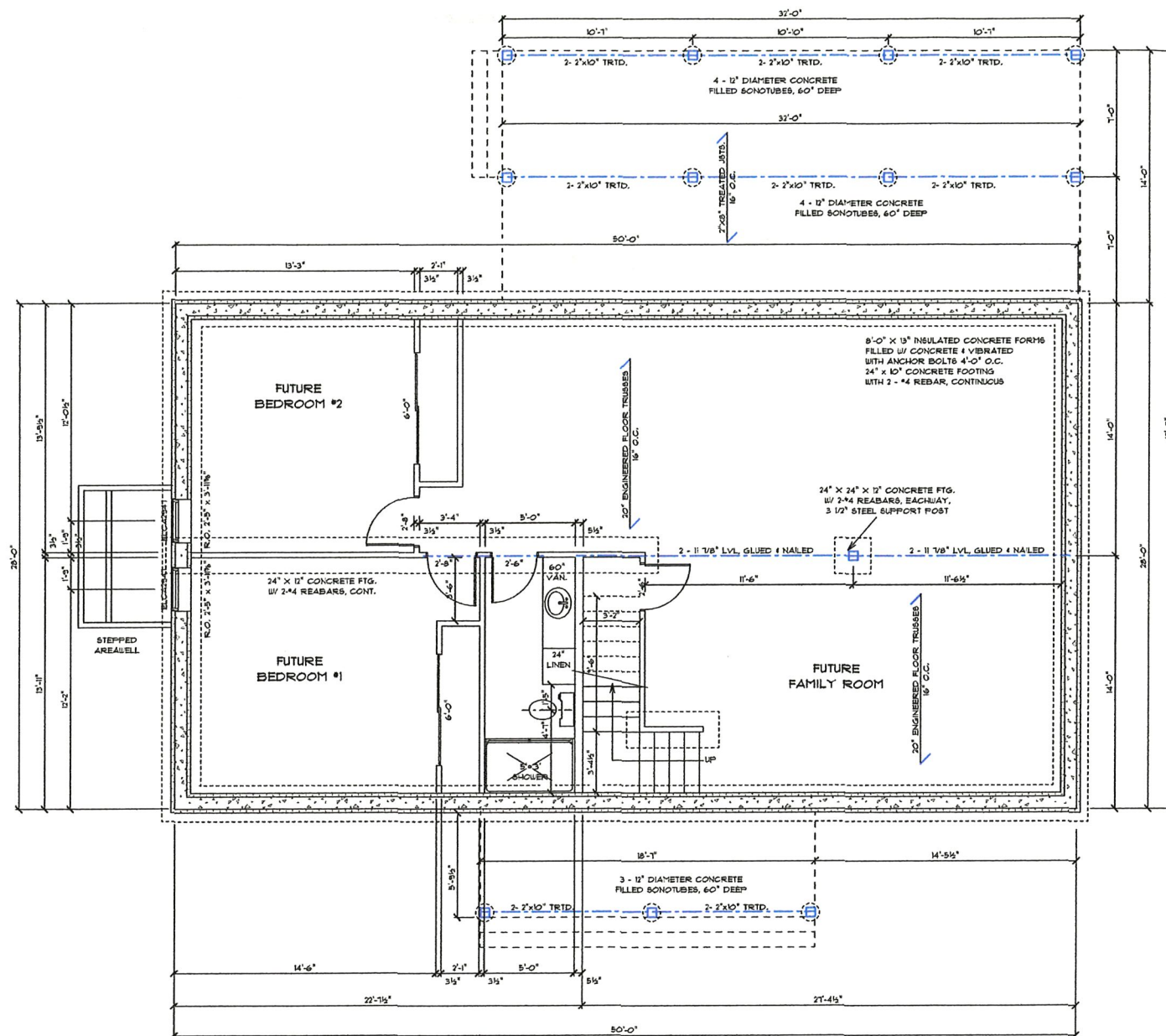
LAKESIDE ELEVATION

SCALE: 1/4"=1'-0"



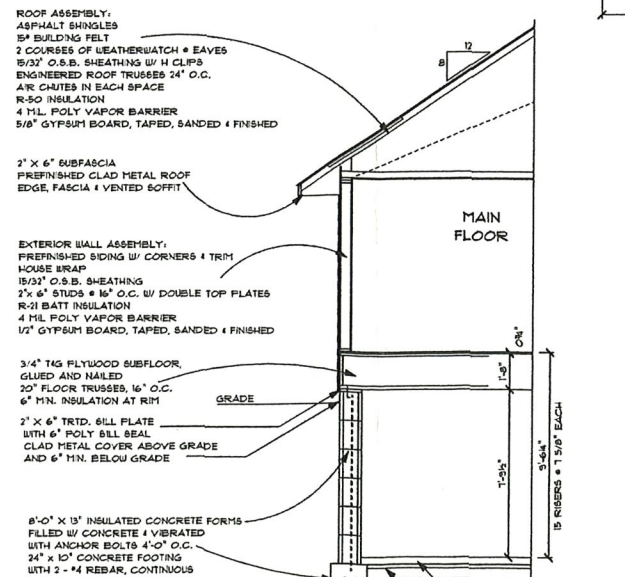
LEFTSIDE ELEVATION

SCALE: 1/4"=1'-0"



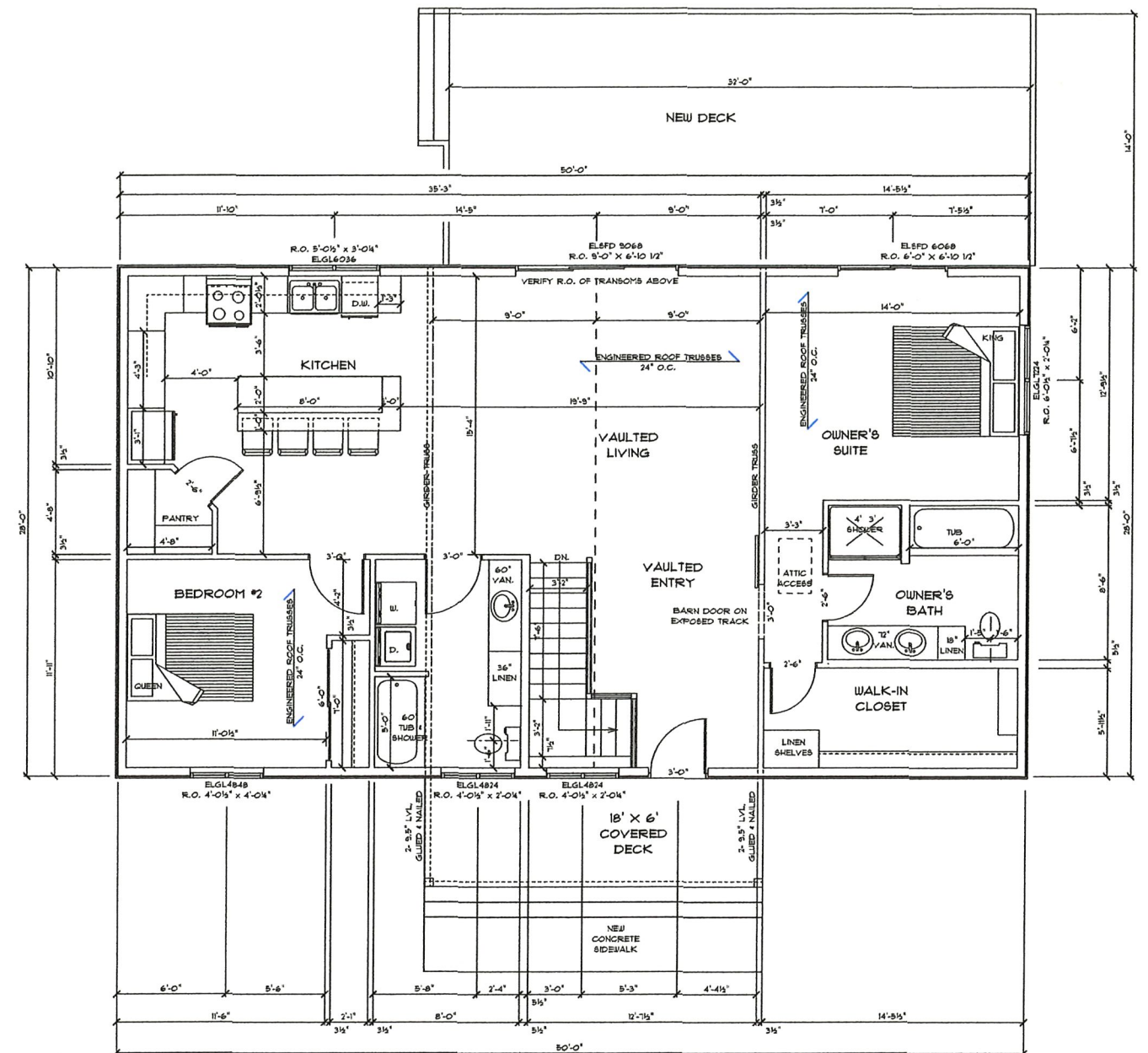
FOUNDATION PLAN
SCALE: 1/4"=1'-0"

SCALE: 1/4"=1'-0"



WALL SECTION
SCALE: 1/4"=1'-0"

SCALE: 1/4"=1'-0"



MAIN LEVEL FLOOR PLAN
SCALE: 1/4"=1'-0"

SCALE: 1/4"=1'-0"

NOTE:
FIELD VERIFY ALL DIMENSIONS, HEIGHTS AND
SIZES OF EXISTING STRUCTURAL MATERIALS.

ALL DIMENSIONS ARE TO FACE OF STUD
UNLESS OTHERWISE NOTED.
2 - 2" X 10" HEADERS OVER ALL EXTERIOR
OPENINGS UNLESS OTHERWISE NOTED.
DOUBLE TRIMMERS ON OPENINGS WIDER
THAN 5 FEET.
EXTERIOR DOORS BY THERMA-TRU OR
EQUAL. WINDOWS ARE MARVIN INTEGRITY,
WITH ALL FALL PROTECTION REQUIREMENTS.
VERIFY ALL SIZES AND ROUGH OPENINGS
WITH OWNER AND MANUFACTURER. ANY
WINDOW WITHIN 18" OF THE FLOOR IS TO BE
TEMPERED. WINDOW HEADER HEIGHT
IS TO BE 6'-3 1/8" UNLESS NOTED. VERIFY
EXTERIOR DOOR ROUGH OPENING HEIGHTS.

VERIFY ALL TRUSSES, BEAMS AND
MICROLAMS WITH TRUSS MANUFACTURER.
INSULATE AROUND ALL BATHROOMS
AND BEDROOMS.

MEETING OF ENERGY CODE REQUIREMENTS
TO BE THE RESPONSIBILITY OF CONTRACTOR.
THIS PLAN WAS DESIGNED TO COMPLY WITH
2020 MN STATE BUILDING CODE AT THE TIME,
AND FOR THE LOCATION THEY WERE DRAWN.
CHECK WITH YOUR CONTRACTOR
REGARDING LOCAL CODES THAT MAY VARY.
THE OWNER AND CONTRACTOR ASSUME THE
RESPONSIBILITY TO COMPLY WITH LOCAL CODES.

REVISED AUGUST 20, 2024
REVISED AUGUST 28, 2024
REVISED OCTOBER 16, 2024
REVISED NOVEMBER 14, 2024
REVISED JULY 23, 2025
REVISED JULY 28, 2025
REVISED JULY 29, 2025
REVISED AUGUST 13, 2025

P.F.S. DESIGN LLC

218-821-0630

PROJECT FOR: BUTCH &
BRENDA ISENSEE

DATE:
AUGUST 13, 2024

PAGE NO.

2 of 2

From: [Cross Lake PZ](#)
To: [Jody Grund](#); [Cheryl Stuckmayer](#)
Subject: Fw: 11906 Harbor LN variance
Date: Tuesday, December 23, 2025 1:09:55 PM

From: Doris Butler <dorisbutler25@gmail.com>
Sent: Tuesday, December 23, 2025 1:09 PM
To: Cross Lake PZ <crosslakepz@cityofcrosslake.org>
Subject: 11906 Harbor LN variance



IRONSCALES couldn't recognize this email as this is the first time you received an email from this sender dorisbutler25@gmail.com

We have no issues with the proposed variance
and approve of it

Edward and Doris Butler
11856 Harbor Ln, Crosslake, MN 56442

Cross Lake PZ

From: joel lancaster <lancasterjoel10@icloud.com>
Sent: Sunday, January 4, 2026 8:35 PM
To: Cross Lake PZ
Subject: Variance support for 11906 Harbor Lane, Crosslake, Minnesota 56442, on Rush Lake.



IRONSCALES couldn't recognize this email as this is the first time you received an email from this sender
lancasterjoel10@icloud.com

To the City of Crosslake Planning Commission / Board of Adjustment
Crosslake City Hall
13888 Daggett Bay Rd
Crosslake, MN 56442

Re: January 23, 2026 Meeting – Variance Request for 11906 Harbor Lane

Dear Members of the Planning Commission and Board of Adjustment,

We are writing to express our strong support for Loren L. and Brenda M. Isensee in their request for a variance to build a new cabin on their property located at 11906 Harbor Lane, Crosslake, Minnesota 56442, on Rush Lake.

We reside at 11814 Harbor Lane, Crosslake, Minnesota, and are neighbors to the Isensee property. We believe the proposed cabin will be a positive addition to the area and is consistent with the character of the neighborhood and surrounding properties.

Although we are unable to attend the Planning Commission/Board of Adjustment meeting scheduled for January 23, 2026, at 9:00 A.M., we want our support for this variance request to be clearly noted and considered as part of the official record.

Thank you for your time and consideration.

Sincerely,

Joel Lancaster

Amy Lancaster

11814 Harbor Ln.

Crosslake, MN

From: [Cross Lake PZ](#)
To: [Cheryl Stuckmayer](#)
Subject: Fw: Support for Variance Request – 11906 Harbor Lane
Date: Tuesday, December 30, 2025 10:38:42 AM

From: Scott Larson <scottylars@gmail.com>
Sent: Friday, December 26, 2025 4:16 PM
To: Cross Lake PZ <crosslakepz@cityofcrosslake.org>
Subject: Support for Variance Request – 11906 Harbor Lane



IRONSCALES couldn't recognize this email as this is the first time you received an email from this sender scottylars@gmail.com

Dear Crosslake Planning & Zoning Staff,

We are writing to express our support for the variance request submitted by Loren L. and Brenda M. Isensee for the property located at 11906 Harbor Lane on Rush Lake.

We are the next door property owners and have received the public hearing notice regarding the proposed remodel and construction. We have reviewed the information provided and are comfortable with the proposed plans, including the requested lake setback variance. The Isensees are wonderful neighbors, and we believe their project will be completed thoughtfully and in a manner that fits well with the surrounding properties and character of the area.

In addition, we do not have any concerns with the proposed dwelling and deck improvements and are supportive of the City granting the requested variance.

Thank you for the opportunity to provide input. Please feel free to contact us if additional information is needed.

Sincerely,

Scott & Stacy Larson
11920/11922 Harbor Ln
Crosslake, MN 56442
612-991-7174

From: [Cross Lake PZ](#)
To: [Jody Grund](#); [Cheryl Stuckmayer](#)
Subject: Fw: Variance for 11906 Harbor Lane, Crosslake
Date: Wednesday, December 24, 2025 8:03:23 AM

From: Kathleen Leavitt <ktleavitt@icloud.com>
Sent: Tuesday, December 23, 2025 8:42 PM
To: Cross Lake PZ <crosslakepz@cityofcrosslake.org>
Subject: Variance for 11906 Harbor Lane, Crosslake



IRONSCALES finds this email suspicious! We know Kathleen Leavitt by name, but the email was sent from an unfamiliar address ktleavitt@icloud.com | [Know this sender?](#)

Hi,
We live at 11872 Harbor Lane , Crosslake MN. We are neighbors right next to Loren and Brenda Isensee main house. We will like to support their variance for remodeling the small cabin. We are not able to attend the public hearing. We have no objections to the variance and approve it per the letter that was mailed out.

Thank You
Paul and Kathleen Leavitt
11872 Harbor Lane
Crosslake, MN

From: [Cross Lake PZ](#)
To: [Jody Grund](#); [Cheryl Stuckmayer](#)
Subject: Fw: Variance for 11906 Harbor Lane, Crosslake: Loren & Brenda Isensee
Date: Tuesday, December 23, 2025 1:29:23 PM

From: shannonmwatters@gmail.com <shannonmwatters@gmail.com>
Sent: Tuesday, December 23, 2025 1:28 PM
To: Cross Lake PZ <crosslakepz@cityofcrosslake.org>
Subject: Variance for 11906 Harbor Lane, Crosslake: Loren & Brenda Isensee



IRONSCALES couldn't recognize this email as this is the first time you received an email from this sender shannonmwatters@gmail.com

Hello and Merry Christmas!!

We are neighbors of Loren (Butch) and Brenda Isensee and received your letter about the variance they requested. We are in full support of the requested variance and hope that they receive full approval on it. They are very conscientious of the water quality and preserving the natural state of their property. We fully expect that they will do all they are able to make sure that nature is not harmed as they do their improvements on their property.

Please let us know if we can help in any way to give evidence or feedback to support our position.

Thanks and wishing you a very blessed day!
Scott & Shannon Watters
11850 Harbor Lane, Crosslake
218-692-7750
shannonmwatters@gmail.com

Life isn't about waiting for the storm to pass... it's about learning to dance in the rain!!



Variance Application

Planning and Zoning Department

13888 Daggett Bay Road, Crosslake, MN 56442

218.692.2689 (Phone) 218.692.2687 (Fax) www.cityofcrosslake.com

Receipt Number:

486783

Permit Number:

250233V

Property Owner(s):

LOREN L. TSENSEE
BRENDA M. TSENSEE

Mailing Address:

1191 CO RD N, CHATHAM, MN 55923

Site Address:

11906 HARBOR LN, CROSSLAKE, MN 56442

Phone Number:

507-259-8858

E-Mail Address:

lpsensee@valleydesign.biz

Parcel Number(s):

14180570

Legal Description:

LOT 12 GOLDEN SANDS

Sec

18

Twp 137

Rge 26

☐ 27

☒ 28

☐

Lake/River Name:

RUSH LAKE

Do you own land adjacent to this parcel(s)?

☒ Yes

☐ No

If yes list Parcel Number(s)

14180571, 14180520

Authorized Agent:

Agent Address:

Agent Phone Number:

Variances

(Check applicable requests)

- ☒ Lake/River Setback
- ☐ Road Right-of-Way Setback
- ☐ Bluff Setback
- ☐ Side Yard Setback
- ☐ Wetland Setback
- ☐ Septic Tank Setback
- ☐ Septic Drainfield Setback
- ☐ Impervious Coverage
- ☐ Accessory Structure
- ☐ Building Height
- ☐ Patio Size
- ☐
- ☐

Signature of Property Owner(s)

Date

11/14/2025

Signature of Authorized Agent(s)

Date

- All applications must be accompanied by a signed Certificate of Survey
- Fee \$750 for Residential and Commercial Payable to "City of Crosslake"
- No decisions were made on an applicant's request at the DRT meeting. Submittal of an application after DRT does not constitute approval. Approval or denial of applications is determined by the Planning Commission/Board of Adjustment at a public meeting as per Minnesota Statute 462 and the City of Crosslake Land Use Ordinance.

For Office Use:

Application accepted by

VC

Date

11-14-25

Land Use District

SD

Lake Class

GD

Septic: Compliance

10-29-2024

SSTS Design

na

Installation

X



Practical Difficulty Statement

Pursuant to City of Crosslake Ordinance Article 8 – Variances may be granted when it is found that strict enforcement of the Land Use Ordinance will result in a “practical difficulty”.

Please answer the following questions regarding the “practical difficulty” for your variance request.

1. Is the Variance request in harmony with the purposed and intent of the Ordinance?

Yes ☐ No ☐

Why:

Defer to the Planning Commission/Board of Adjustment

2. Is the Variance consistent with the Comprehensive Plan?

Yes ☐ No ☐

Why:

Defer to the Planning Commission/Board of Adjustment

3. Is the property owner proposing to use the property in a reasonable manner not permitted by the Land Use Ordinance?

Yes ☒ No ☐

Why: BECAUSE THE PROPERTY IS ON A POINT, IT MAKES IT
HARD TO ADD ON TO THE EXISTING STRUCTURE

4. Will the issuance of a Variance maintain the essential character of the locality?

Yes ☒ No ☐

Why: IT WILL FIT INTO OTHER STRUCTURES IN THE AREA

5. Is the need for a Variance due to circumstances unique to the property and not created by the property owner?

Yes ☒ No ☐

Why: IT IS THE WAY THE LOT IS.

6. Does the need for a Variance involve more than economic considerations?

Yes ☒ No ☐

Why: BECAUSE OF THE EXISTING STRUCTURE, THIS
IS WE HAVE TO ADD ON.



City of Crosslake Planning Commission/Board of Adjustment

FINDINGS OF FACT

SUPPORTING / DENYING A VARIANCE REQUEST

A Variance may be granted by the Planning Commission/Board of Adjustment when it is found that strict enforcement of the Land Use Ordinance will result in a “practical difficulty” according to Minnesota Statute Chapter 462. The Planning Commission/Board of Adjustment should weigh each of the following questions to determine if the applicant has established that there are “practical difficulties” in complying with regulations and standards set forth in the Land Use Ordinance.

1. Is the Variance request in harmony with the purposes and intent of the Ordinance?

Yes No

Why:

2. Is the Variance consistent with the Comprehensive Plan?

Yes No

Why:

3. Is the property owner proposing to use the property in a reasonable manner not permitted by the Land Use Ordinance?

Yes No

Why:

4. Will the issuance of a Variance maintain the essential character of the locality?

Yes No

Why:

5. Is the need for a Variance due to circumstances unique to the property and not created by the property owner?

Yes No

Why?

6. Does the need for a Variance involve more than economic considerations?

Yes No

Why: