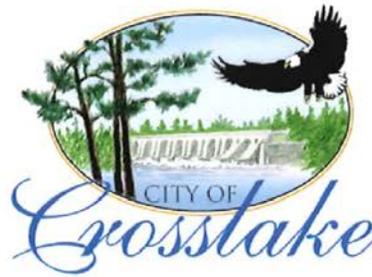


City Hall: 218-692-2688
Planning & Zoning: 218-692-2689
Fax: 218-692-2687



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

CITY OF CROSSLAKE

PLANNING COMMISSION/BOARD OF ADJUSTMENT

March 27, 2026

9:00 A.M.

Crosslake City Hall

13888 Daggett Bay Rd, Crosslake MN 56442

(218) 692-2689

PUBLIC HEARING NOTICE

Applicant: Judith A Schrader Living Trust

Authorized Agent: N/A

Site Location: 17165 County Road 36, Crosslake, MN 56442 on Velvet - RD

Variance for:

- Lake setback of 42.72 feet where 100 feet is required to proposed free standing screen porch
- Lake setback of 71.28 feet where 100 feet is required to proposed dwelling addition & attached garage
- Lake setback of 55 feet where 10 feet is required to proposed dwelling addition

To construct:

- 781 square foot attached garage
- 147 square foot covered walkway
- 256 square foot dwelling addition
- 144 square foot free standing screen porch

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: Judith A Schrader Living Trust

Parcel Number(s): 14250413

Application Submitted: February 4, 2026

Action Deadline: April 5, 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 42.72 feet where 100 feet is required to proposed free standing screen porch
- Lake setback of 71.28 feet where 100 feet is required to proposed dwelling addition & attached garage
- Lake setback of 55 feet where 10 feet is required to proposed dwelling addition

To construct:

- 781 square foot attached garage
- 147 square foot covered walkway
- 256 square foot dwelling addition
- 144 square foot free standing screen porch

Current Zoning: Shoreland District

Existing Impervious Coverage:

22%

Proposed Impervious Coverage:

23%

- A stormwater management plan was submitted with the variance application
- Compliant septic compliance inspection on file dated September 25, 2025

Parcel History:

- Wiltsey's Addition established in 1970
- September 1976 – Septic system 1250 septic, 180' drainfield and garage
- May 1997 – 14x14 Shed
- December 1998 – 28x30 garage one story
- June 2008 – replacement of existing rip-rap
- September 2011 – Approved Variance to construct 2 home additions at setbacks approximately 30 ft and 62 ft from the OHW of Velvet Lake vs. 100 ft required setback
The variance was approved subject to the following conditions:
 1. The additions shall be completed substantially as shown in the plans submitted with the Variance application and as conditionally revised and approved by the Board.

2. A zoning permit shall be obtained prior to the start of construction of the additions.
3. A no-mow zone shall be maintained ten feet back from the shoreline on the west side of the access path with the exception of the access path and beach sand blanket.
4. Gutters and downspouts shall be installed on the cabin and will direct stormwater away from Velvet Lake.
5. Silt fencing shall be placed between the cabin and the shoreline during construction of the additions to prevent soil movement into Velvet Lake. It shall remain in place until construction is completed and any disturbed areas re-vegetated.
6. The City Planning and Zoning Department shall be contacted to inspect the final improvement when completed.
 - October 2011 – construct 14x14 deck with 4 ft stairs; Hard surface the driveway and parking area; west side of garage 8x16 addition above lakeside deck; 20x23.9 addition over the garage
 - July 2016 – Crow Wing County vacating excess highway right-of-way county state aid Highway 36
 - Septic compliance dated 9-25-2025

Agencies Notified and Responses Received:

County Highway Dept: No comment received before packet cutoff date

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: No comment received before packet cutoff date

POSSIBLE MOTION:

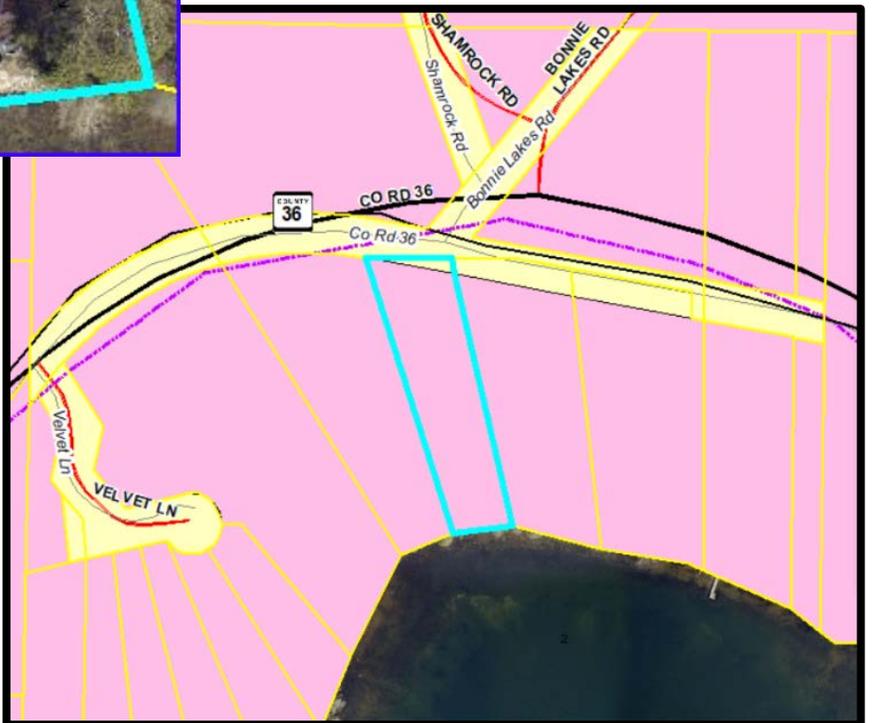
To approve/table/deny the variance to allow:

- Lake setback of 42.72 feet where 100 feet is required to proposed free standing screen porch
- Lake setback of 71.28 feet where 100 feet is required to proposed dwelling addition & attached garage
- Lake setback of 55 feet where 10 feet is required to proposed dwelling addition

To construct:

- 781 square foot attached garage
- 147 square foot covered walkway
- 256 square foot dwelling addition
- 144 square foot free standing screen porch

As shown on the certificate of survey dated 11-1-2025



Certificate of Survey

Lot 2 Block One, Wiltsey's Addition
Section 24 Township 137 Range 27 West
Crow Wing County, Minnesota

Trustees Deed Document No. A-881833

EXHIBIT A

Lot 2, Block 1, Wiltsey's Addition, according to the map or plat thereof on file and of record in and for the Register of Deeds of Crow Wing County, Minnesota, including riparian rights to Velvet Lake.

EXCEPTING and-RESERVING unto Grantor the right to use and occupy said premises as long as she shall live and shall personally desire to use and occupy said premises.



Legend

- Found Survey Monument
- Set 5/8" Rebar Surveyors Cap. No. 1529
- Structure Setback Lines
- ⊖ Rock Retaining Walls
- F/F = Finish Floor
- ⊙ Power Pole
- Drainage Flow Arrow

Parcel Identification Number: 14240513
17165 County Road No. 36

Planning & Zoning Information

Existing Zoning "Shoreland District"
Minimum Lot Area 40,000 Sq. Ft.
Minimum Buildable Area 16,000 Sq. Ft.
Minimum Width at Lakeshore & Building Setback 150'
Minimum Roadway Frontage on Public Road 33'

Existing Tract Information

Total Area = 53,044 Sq Ft +/- 1.12 Acres +/-
Total Buildable Area 25,326 Ft. +/- 0.7 Acres +/-

Existing Impervious Surface Area

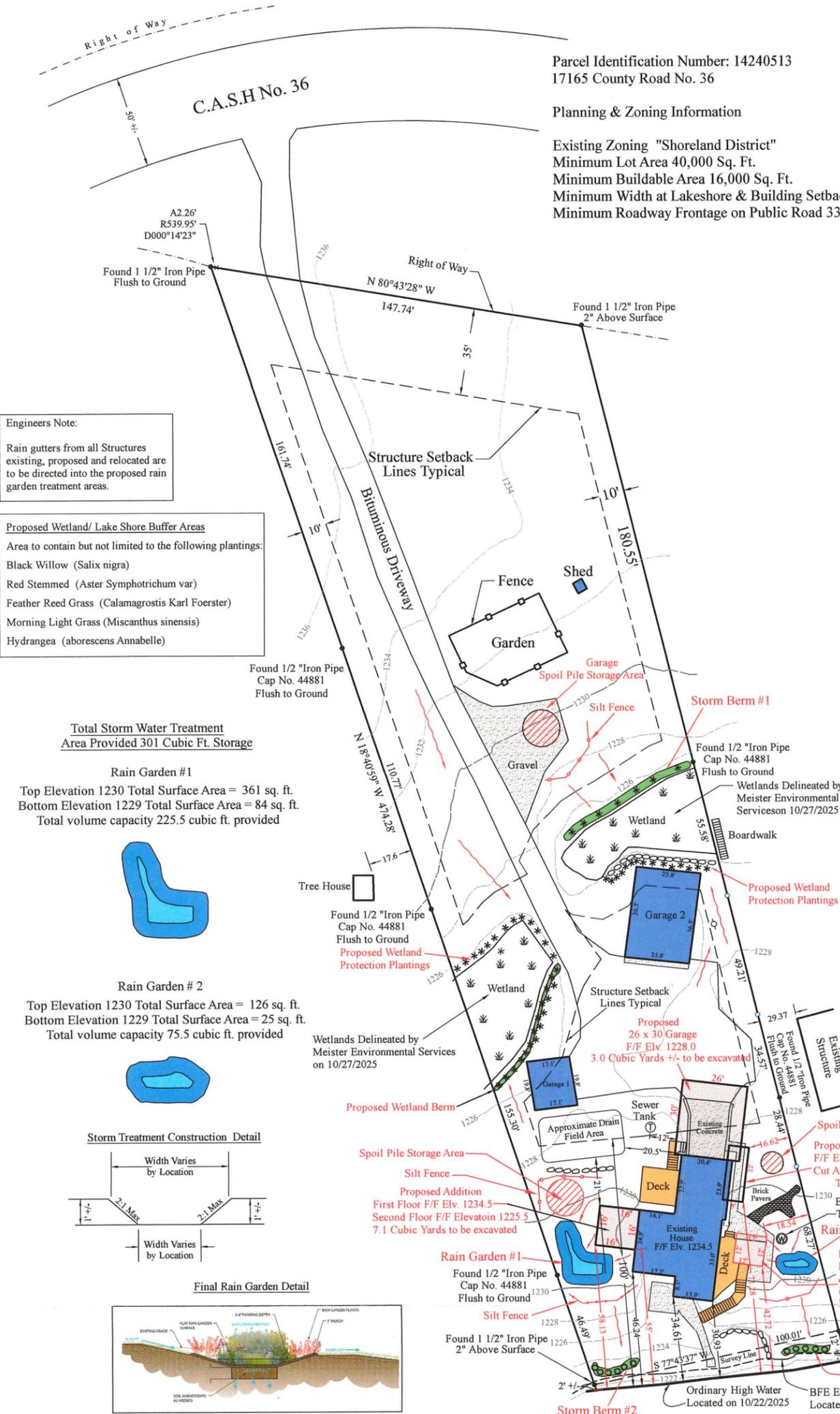
Existing House	1,440 sq. ft. +/-
Existing Garage 1	339 sq. ft. +/-
Existing Garage 2	942 sq. ft. +/-
Existing Concrete	1,025 sq. ft. +/-
Existing Paver Walkway	105 sq. ft. +/-
Existing Bituminous Drive	6,888 sq. ft. +/-
Existing Gravel Surface	911 sq. ft. +/-
Total Existing Impervious Surface Area	11,650 sq. ft. +/-

Total Existing Impervious Area = 11,350 sq. ft. = 22 %
Total Existing Lot Area = 53,044 sq. ft.

Proposed Impervious Surface Area

Proposed 30' x 26' Addition	781 sq. ft. +/-
Proposed Covered Walkway	147 sq. ft. +/-
Proposed 16' x 16' Addition	256 sq. ft. +/-
Existing House	1,440 sq. ft. +/-
Existing Garage 1	339 sq. ft. +/-
Existing Garage 2	942 sq. ft. +/-
Existing Concrete	679 sq. ft. +/-
Existing Paver Walkway	105 sq. ft. +/-
Existing Bituminous Drive	6,633 sq. ft. +/-
Existing Gravel Surface	911 sq. ft. +/-
Total Existing Impervious Surface Area	12,233 sq. ft. +/-

Total Existing Impervious Area = 12,233 sq. ft. = 23 %
Total Existing Lot Area = 53,044 sq. ft.



Engineers Note:
Rain gutters from all Structures existing, proposed and relocated are to be directed into the proposed rain garden treatment areas.

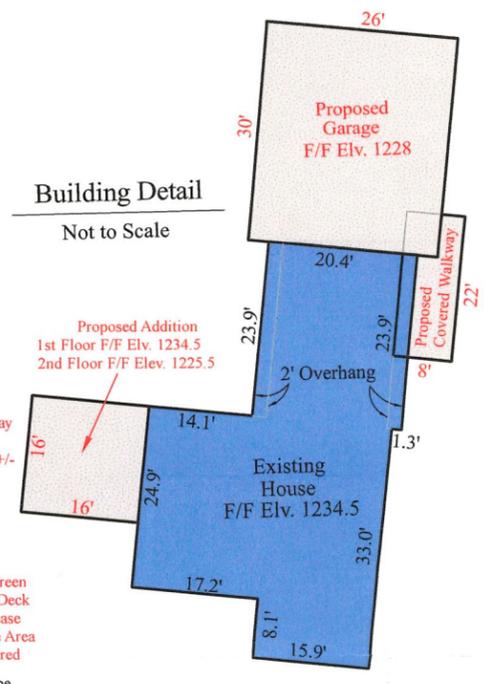
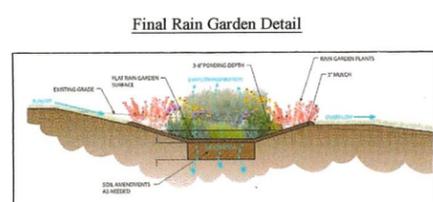
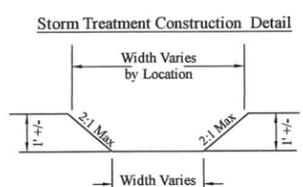
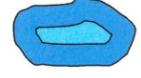
Proposed Wetland/ Lake Shore Buffer Areas
Area to contain but not limited to the following plantings:
Black Willow (Salix nigra)
Red Stemmed (Aster Sympotrichum var)
Feather Reed Grass (Calamagrostis Karl Foerster)
Morning Light Grass (Miscanthus sinensis)
Hydrangea (aborescens Annabelle)

Total Storm Water Treatment Area Provided 301 Cubic Ft. Storage

Rain Garden #1
Top Elevation 1230 Total Surface Area = 361 sq. ft.
Bottom Elevation 1229 Total Surface Area = 84 sq. ft.
Total volume capacity 225.5 cubic ft. provided



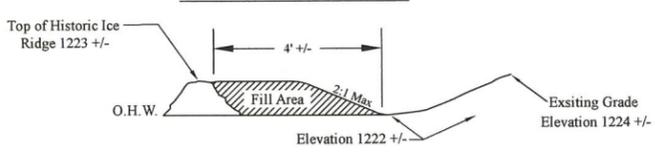
Rain Garden #2
Top Elevation 1230 Total Surface Area = 126 sq. ft.
Bottom Elevation 1229 Total Surface Area = 25 sq. ft.
Total volume capacity 75.5 cubic ft. provided



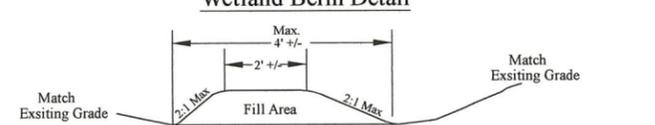
Structure Setbacks:
a) Lake Setback 100'
b) Side Yard Setback 10'
c) Wetland Setback 15'
d) County Highway ROW 35'

Construction of berm areas are to be completed with minimal disturbance. Completed construction shall be covered with sod, or seed until turf establishment has been obtained. A maximum slope of 2:1 with a maximum height of 1' in the center of the berm area.

Lakeshore Berm Detail



Wetland Berm Detail



Velvet Lake

Recreational Development Classification
Ordinary High Water Elv. = 1221 (NGVD 1929 Datum)
Topographic Contours 2' Intervals
Bench Mark Top of Well Casing Elevation 1232.86 (NGVD 1929 Datum)
MNDNR Benchmark: Brass disc top left end of right upstream abutment of dam Elevation 1224.15 (NGVD 1929 Datum)

Surveyors Notes:

- a) Wetlands delineated on 10/27/25 by Meister Environmental Services Certification No. 1031
 - b) No Bluffs or Steep Slopes are contained within the property boundaries
 - c) FEMA Base Flood Elevation 1223 NGVD 1929 Datum Flood Zone A
 - d) No underground utilities have been located or identified for purposes of this survey. (Call 48 hours before digging; or call 811.com)
 - e) Structure measurements were made to the existing exterior for purposes of this survey.
 - f) Existing wood decks meets the requirements for non-pervious construction outlined in Sec. 26-311 "DECKS"
 - g) No abstract or research of abstract documents has been provided Land Design Solutions LLC.
- No "Title Commitment" or "Title Opinion" has been provided for the survey. The "Land Survey" was completed to the deed of record on file at the Document No. A-881833 County Recorder's office.

ORIENTATION OF THIS BEARING SYSTEM IS BASED ON THE EAST LINE OF LOT 2 BLOCK 1 TO HAVE AN ASSUMED BEARING OF S 14° 07' 19" E

Land Design Solutions
Complete Land & Construction Solutions
11821 Lake Trail Crosslake Minnesota 56442
218-820-0854
landdesignsolutions.com

I hereby certify that this survey was completed by me, or under my direct supervision and that I am a duly licensed Land Surveyor of the State of Minnesota.

Certificate of Survey
Survey Prepared for: Judith Schrader Living Trust
17165 City Road No. 36
Crosslake, MN 56442

DATE 11/01/2025 SCALE 1" = 30' PROJECT NO. 25-035

William and Judy Schrader
17165 County Road 36
Crosslake, Mn. 56442

2-7-2026

House Additions: We have a small house to begin with and it has finally come down to needing more room due to our age limitations, mobility and comfort. I am 72 and my wife is 70 and we simply can not function properly or safely and are restricted to say the least.

Requests: 1. Addition to existing house for 26' x30' attached **garage**. We need to put cars in a protected garage so we don't have to shovel just to get into the cars and battle the ice and snow on the slab. We need a dry garage to get a wheel chair, etc. safely into the car with out shoveling or slipping on ice. Neither of us can do shoveling.

2. Addition to existing house and new garage for an 8' x 22' **enclosed walkway or short hall** area to add a lift to get bulky and heavy items up to top floor with possible upgrade to a mechanical lift for people and a wheel chair. Two times this last winter the ambulance had to come and it was very difficult to lay of the portable gurney and taking down the steps in the snow and ice covered areas. It two extra first responders to carry me at 265 pounds down those steps safely. Seems they send only one man and a women which is so dangerous and simple doesn't work safely.

3. Add a small 12' x12' **screened in area where the hot tub is now**. We are starting to need it all year round for health reasons and all the pain with our old bones, muscles, joints, back, hip, knee, etc. The last few years we had to drain it in fall and continue to put back up in fall the 2 x8 heavy wood frame pieces and tarp for a solid wood cap over the hot tub so the top does not collapse with the weight of the snow. I can't continue to put together the precut pieces for the frame plus and go on top to screw it together and secure tarp. We can't be shoveling snow and ice off it because it is too dangerous, etc. We need it to be quick, easy and safe to continue its use.

4. Add a 16'x16' **bedroom addition extension** off from current small bedroom. Our two bedrooms are 10' x 10' and my wife can not get on top of beds any more to tuck in and change the sheets. No room to walk around the beds or get electric wheel chair around them. We need to make the current bedroom a small walk in closet, add additional bathroom off new bedroom where old bedroom was and a larger bedroom to get electric wheel chair around all sides of the bed and make more room in the other bed room by removing large dresser into new bedroom. We will store wheel chair in new walk in closet.

I had a knee replacement and shots every four months in the other knee. My wife has bad hips and back. I also have mid foot problems and another foot surgery needed on both and will be out of commission for many months on two different surgery's.

We are planning ahead so we can take care of each other instead of going to assisted living or nursing home. WE DO NOT WANT TO GO TO A NURSING HOME, ASSISTED LIVING, HOSPITAL FOR HOSPICE, ETC!! We want to do our own in home care and need to be mobile and safe doing it. Getting old is not for sissies !

Thank you for considering our needs to stay in our home and adding the much needed additions so we can live here for as long as we can.

Bill and Judy Schrader

William & Judy Schreiber
17155 Car 36
Crosslake, MN

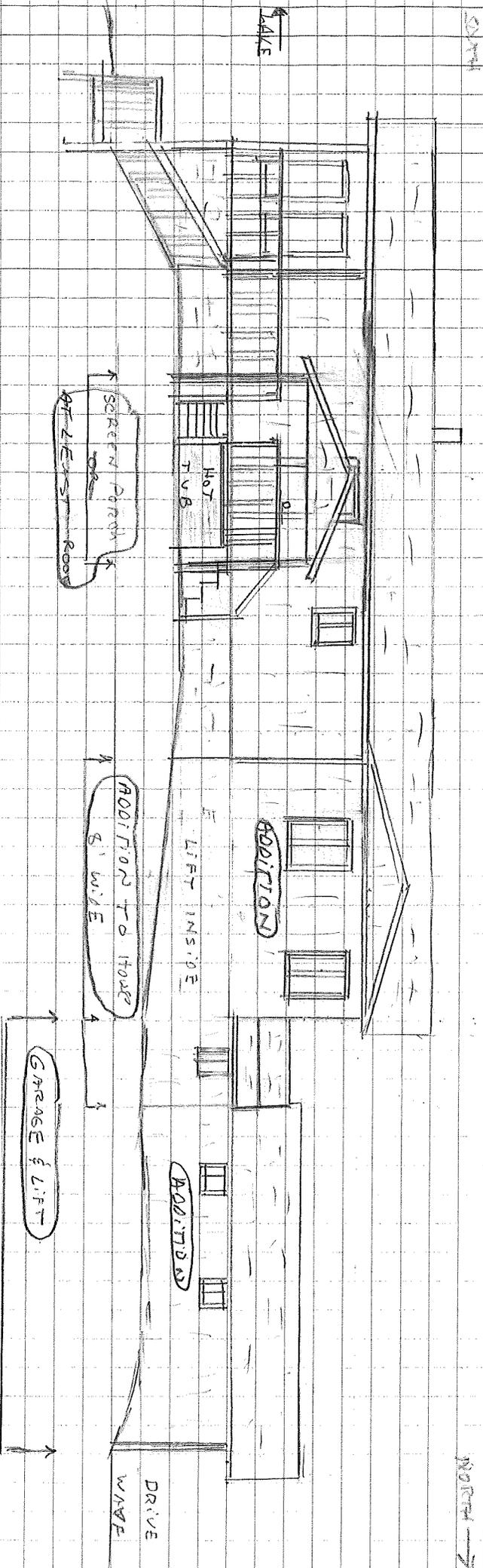
WEST

2-7-2026

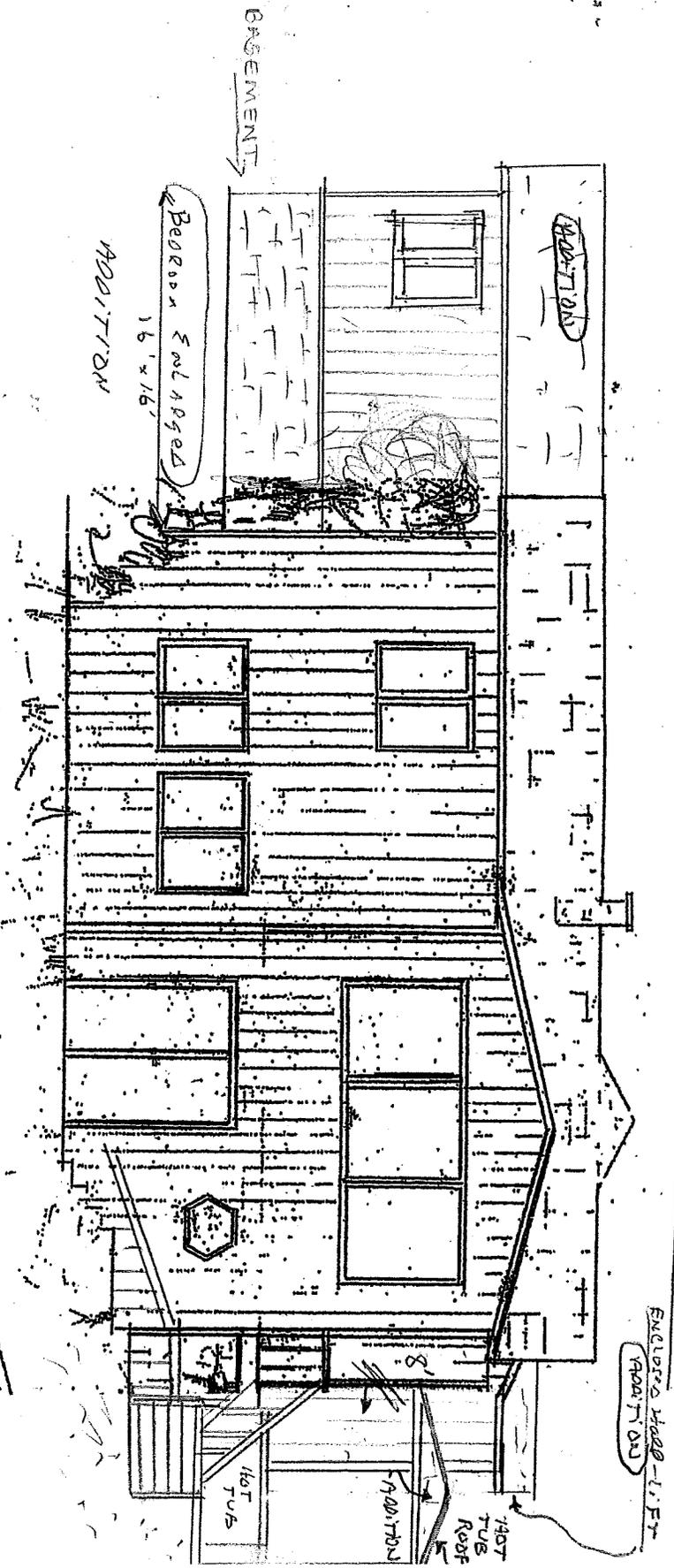
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LDY

EAST ELEVATION



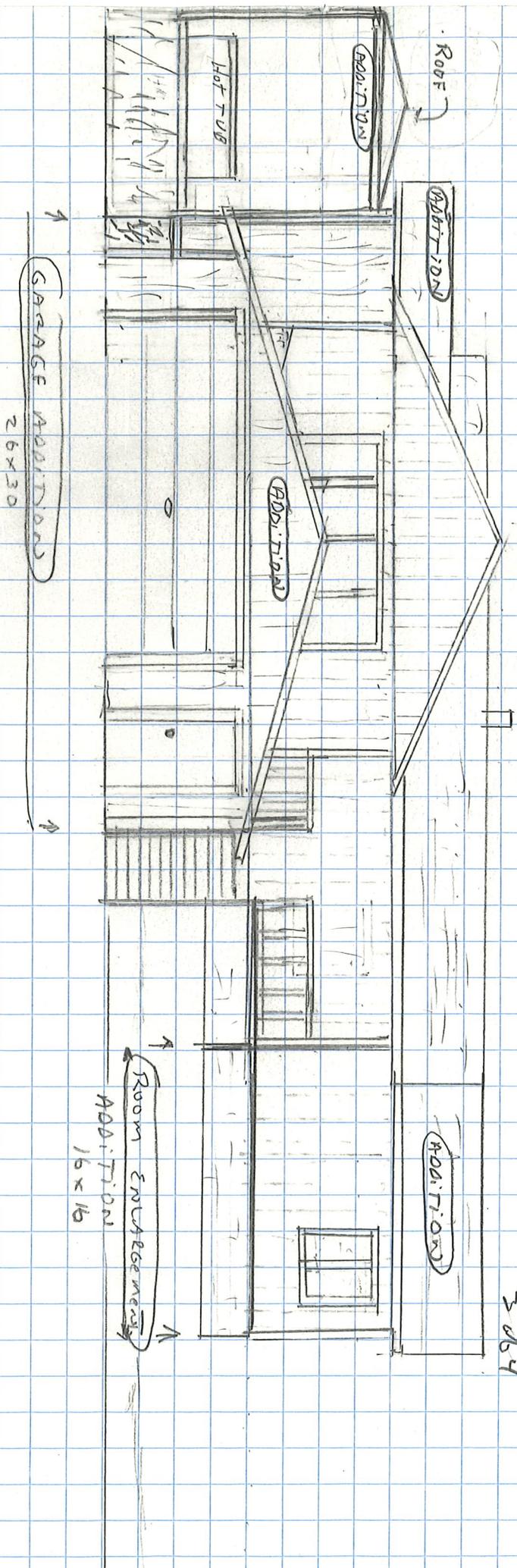
1. GARAGE ADDITION 26 X 30
2. ENCLOSED WALK WAY FOR LIFT
3. ADD ROOF ABOVE EXISTING HOT TUB OR SCREEN IN ~~WAVE~~



SOUTH
LAKE SIDE

SOUTH ELEVATION

364



NORTH ELEVATION

ADDITION

ADDITION

ADDITION

ADDITION

HOT TUB

ROOM ENLARGEMENT
ADDITION
16x16

GARAGE ADDITION
26x30

ROOF



Variance Application

Planning and Zoning Department
13888 Daggett Bay Road, Crosslake, MN 56442
218.692.2689 (Phone) 218.692.2687 (Fax) www.cityofcrosslake.org

Receipt Number: 486811 Permit Number: 260010V

Property Owner(s): Judith Schrader (Judith A Schrader Living Trust)

Mailing Address: 17165 County Road No. 36

Site Address: 17165 County Road No. 36

Phone Number: 218 - 831-4748

E-Mail Address: sailingrace1@yahoo.com

Parcel Number(s): 14240513

Legal Description: Lot 2 Block 1 Wiltsey's Addition

Sec 24 Twp 137 Rge 26 [] 27 [X] 28 []

Lake/River Name: Velvet

Do you own land adjacent to this parcel(s)? Yes [] No [X]

If yes list Parcel Number(s) N/A

Authorized Agent: N/A

Agent Address: N/A

Agent Phone Number: N/A

Variations (Check applicable requests)
[X] 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) Judith Schrader Date 02/02/2026

Signature of Authorized Agent(s) N/A 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 [Signature] Date 2/4/26 Land Use District SL

Lake Class NE Septic: Compliance [] SSTS Design [] Installation []



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: The existing Structure and predates the current Crosslake Land Use Ordinance

This creates the practical difficulty not created by the land owner as reconized by the Courts

The proposed structures do not enroach any further to the lake than the existing structures and is resonible use of the property

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

Yes No

Why:

The proposed additions are small in scale and have been designed to remain in harmany with similar-sized cabins located on Velvet Lake

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

Yes No

Why:

The existing structures predate the current ordiance restrictions creating the practical difficulty not crected by the land owner

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

Yes No

Why: Due to the 100 foot lake setback and the existing wetlands removal or relocation of structures would be diffiicult, soil stabalization, wetland protection would be at risk.

Removal of existing structure would possibly violate State Statute 394.36 NONCONFORMITIES

augmenting the Courts postion regarding PRACTICAL DIFFICULTIES



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: