

CITY OF CROSSLAKE

PLANNING COMMISSION/BOARD OF ADJUSTMENT

October 22, 2025

9:00 A.M.

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

PUBLIC HEARING NOTICE

Applicant: Lauri C Garvey Rev Trust (Jim)

Site Location: 11840 Lake Trail, Crosslake, MN 56442 on Crosslake-GD

Variance for:

- Lake setback of 32 feet where 75 feet is required to proposed dwelling
- Impervious increase to a total of 30.0% where 25% is allowed

To construct:

- Dwelling of 1712 square foot (sf) main floor, 1250 sf second story, 39 sf entry porch; covered deck of 460 sf; and attached garage of 750 sf
- Impervious increase which will be a proposed total of 30.0% per 9.8.2025 Certificate of Survey for buildings, covered porch, covered deck and bituminous

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: Lauri C Garvey Rev Trust (Jim)

Parcel Number(s): 14310663

Application Submitted: September 10, 2025

Action Deadline: November 9, 2025

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

Applicant Extension Received / Request: NA / NA

City Council Date: NA

Authorized Agent: B-Dirt Construction

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Current Zoning: Shoreland District

Existing Impervious Coverage:

28%

- A stormwater management plan was submitted
- Septic design was submitted

Proposed Impervious Coverage:

30.0%

Parcel History:

- Bowers Point established in 1948
- June 1991 – Septic
- July 1991 – 20x22 Garage
- October 1992 – 10x16 Addition
- July 1996 – 8x11
- September 2001 – Drainfield replacement
- June 2015 – Water oriented accessory structure and dirt moving
- June 2015 – 10x12 & 12x8 decks
- June 2, 2015 is the last compliance inspection the city has on file for a Type II, 3 bedroom system with a 1350 gallon tank

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:

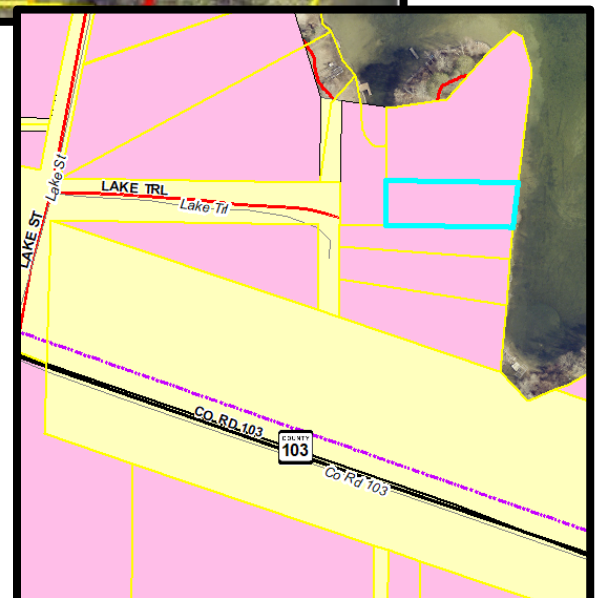
To approve/table/deny the variance to allow:

- Lake setback of 32 feet where 75 feet is required to proposed dwelling
- Impervious increase to a total of 30.0% where 25% is allowed

To construct:

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As shown on the certificate of survey dated 9.8.2025



Appendix C: SHORELINE RAPID ASSESSMENT MODEL



The City of Crosslake's Shoreline Rapid Assessment Model (SRAM) is a tool for quickly and objectively determining the degree of natural vegetation along a shoreline and the amount of natural buffer required to meet Ordinance requirements. With this model, the Shore Impact Zones (SIZ-1 & SIZ-2) are evaluated for natural vegetative cover and a cumulative score is tallied. Vegetative restoration that may be necessary must be performed according to Article 19.

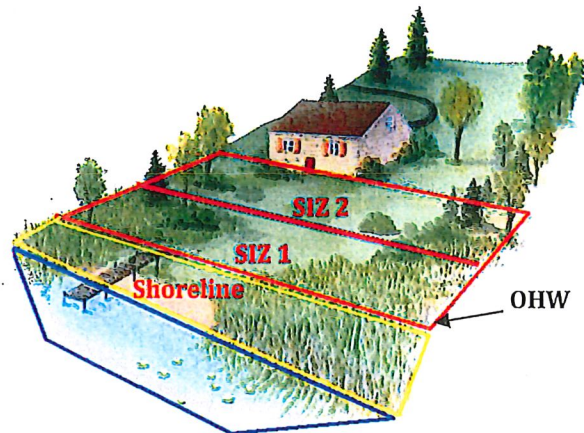
Shoreline:

Condition of Shoreline	Score:
Stable shoreline	0
< 25% of shoreline is eroding or unstable	-1
25-50% of shoreline is eroding or unstable	-2
50-75% of shoreline is eroding or unstable	-3
> 75% of shoreline is eroding or unstable	-4

Ground cover:

% Naturally Vegetated Cover in SIZ 1	Points:
< 25% natural ground cover	1
25-50% natural vegetative cover	3
50-75% natural vegetated cover	5
> 75% natural vegetated cover	7

% Naturally Vegetated Cover in SIZ 2	Points:
< 25% natural ground cover	1
25-50% natural vegetative cover	2
50-75% natural vegetative cover	3
> 75% natural vegetated cover	4



Trees / shrubs:

% Naturally Vegetated Cover in SIZ 1	Points:
< 25% of surface is covered by shrubs and trees	1
25-50% of surface is covered by shrubs and trees	3
50-75 % of surface is covered by shrubs and trees	5
> 75% of surface is covered by shrubs and trees	7

% Naturally Vegetated Cover in SIZ 2	Points:
< 25% of surface is covered by shrubs and trees	1
25-50% of surface is covered by shrubs and trees	2
50-75 % of surface is covered by shrubs and trees	3
> 75% of surface is covered by shrubs and trees	4

If score is 0-5:

- Leave a 20' No Mow Buffer & possible other mitigation efforts

If score is 6-10:

- Leave a 15' No Mow Buffer

If score is 11-15:

- Leave a 10' No Mow Buffer

Above buffers shall allow for an access area to lake, per Ordinance requirements

Landowner Garvey Permit or Parcel Number 14310663

Score 12 (Max Score = 22)

Crosslake Planning & Zoning Department Staff [Signature]

Impervious Calculation

Total Area	=	14,059 Sq. Ft.
Impervious coverage		
Buildings	=	1,881 Sq. Ft.
Stone Walkway	=	150 Sq. Ft.
Concrete	=	113 Sq. Ft.
Bituminous	=	1,789 Sq. Ft.
Total	=	3,933 Sq. Ft. (28.0% Impervious Coverage)

Proposed impervious coverage

Buildings	=	2,597 Sq. Ft.
Covered Porch	=	40 Sq. Ft.
Covered Deck	=	460 Sq. Ft.
Bituminous	=	1,120 Sq. Ft.
Total	=	4,217 Sq. Ft. (30.0% Impervious Coverage)

Proposed impervious coverage – with 100% credit for pervious driveway (Not allowed in Crosslake)

Buildings	=	2,597 Sq. Ft.
Covered Porch	=	40 Sq. Ft.
Covered Deck	=	460 Sq. Ft.
Bituminous	=	0 Sq. Ft.
Total	=	3,097 Sq. Ft. (22.0% Impervious Coverage)

Proposed impervious coverage – with 50% credit for pervious driveway (Not allowed in Crosslake)

Buildings	=	2,597 Sq. Ft.
Covered Porch	=	40 Sq. Ft.
Covered Deck	=	460 Sq. Ft.
Bituminous	=	560 Sq. Ft.
Total	=	3,657 Sq. Ft. (26.0% Impervious Coverage)

Surveyors Notes

The property address for the subject property is:

11840 Lake Trail
Cross Lake, MN 56442

The Parcel Number for the subject property is 14310663.

The current zoning classification for the subject property is Shoreland District.

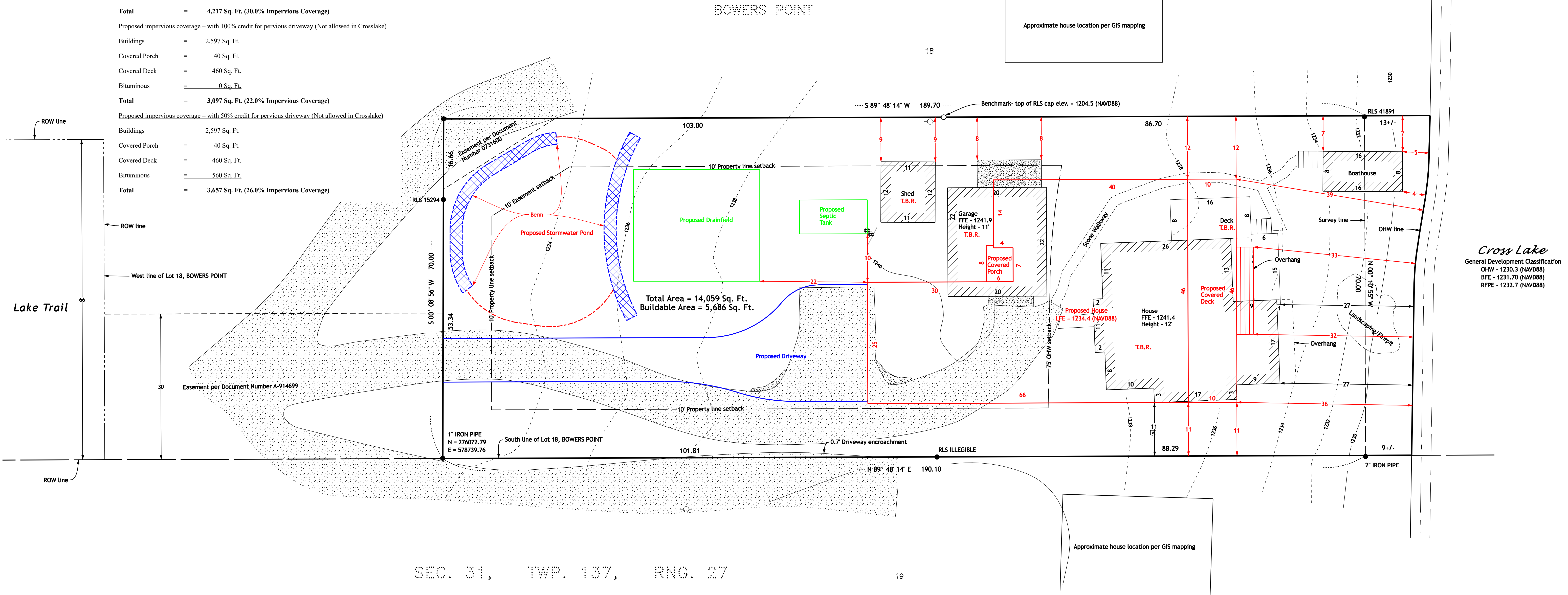
This survey was completed without the benefit of a current title commitment or title opinion. Kramer Leas DeLeo, P.C. makes no guarantee that all easements, encumbrances, or appurtenant rights related to the premises property are depicted on this survey.

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

Contours are based on Crow Wing County GIS mapping.

Legal Description per Document Number A-914699

That part of Lot 18, Bowers' Point, described as follows: Commencing at an iron stake on Southeast corner of said lot where it faces Crosslake, thence North 70 feet to an iron stake; thence Westerly 190 feet to an iron stake, thence South 70 feet to an iron stake, thence East 190 feet to an iron stake, also an easement for road purposes beginning at the iron stake at the southwest corner of the above described, thence running west 71.2 feet to an iron stake at Oak Street; thence North 30 feet; thence Easterly 71.2 feet; thence Southerly 30 feet to point of beginning, Crow Wing County, Minnesota.



Cross Lake
General Development Classification
OHW - 1230.3 (NAVD88)
BFE - 1231.70 (NAVD88)
RFPE - 1232.7 (NAVD88)

MAPPING LEGEND

WELL	⊕
UTILITY POLE	○
SEWER CLEANOUT	⊗
CONCRETE	▨
BITUMINOUS	▩

PROPERTY BOUNDARY MONUMENT LEGEND

- SET IRON PIPE WITH CAP STAMPED "RLS 57077"
- FOUND IRON MONUMENT

NO.	REVISIONS SINCE INITIAL DATE OF	DATE
1	Added neighbors building location per GIS mapping	08-11-2025
2	Added proposed septic and Stormwater Pond	08-27-2025
3	revised proposed Improvements	09-04-2027
4	Revised building layout	09-05-2025
5	Revised Driveway layout	09-08-2025

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

1120 Industrial Park Road
Brainerd, MN 56401
218-429-5315
13 North 11th Avenue
St. Cloud, MN 56303
325-259-1286

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: *Jordan Chouhfar* 08/07/2025
Jordan Chouhfar, MN License No. 57077 Date

PROJECT NO. BDIRT2504

CERTIFICATE OF SURVEY
Topographic and Property Boundary Survey

B-Dirt
Section 31, Township 137 North, Range 27 West
Crow Wing County, Minnesota

Impervious Calculation

Total Area	=	14,059 Sq. Ft.
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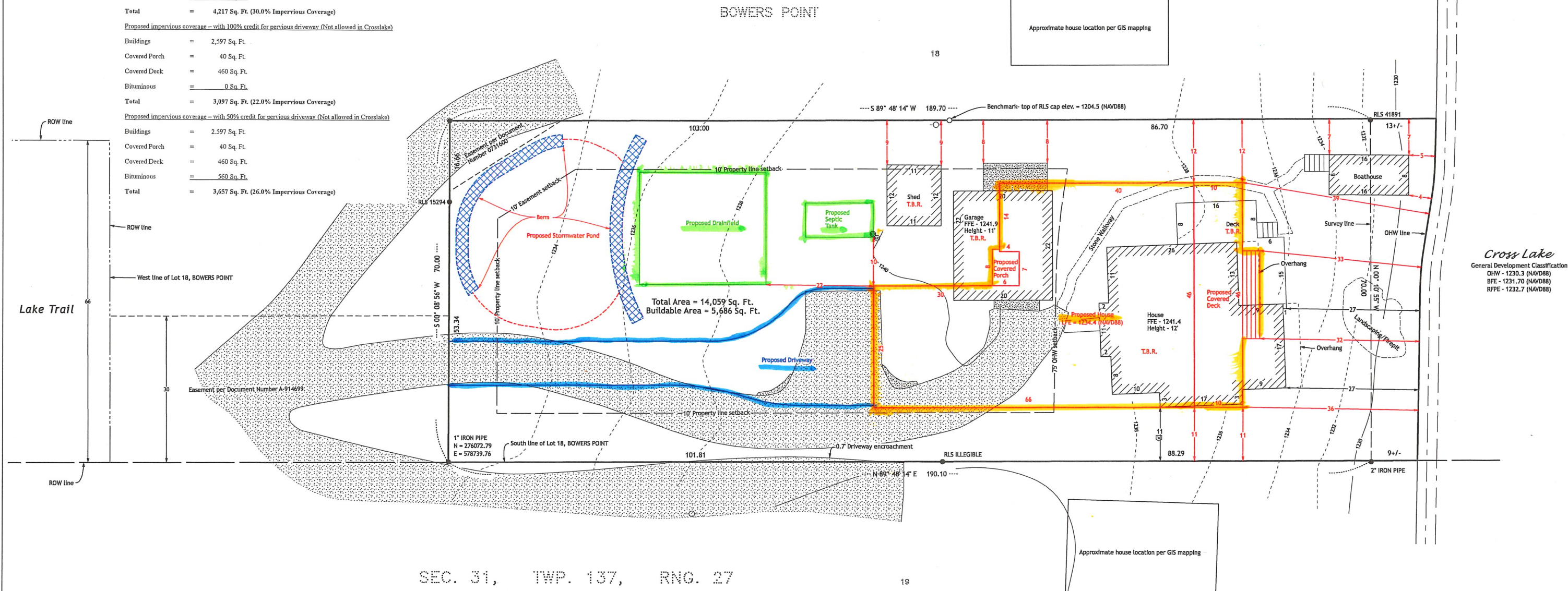
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Proposed:
Structure
Septic
Driveway



SEC. 31, TWP. 137, RNG. 27

Cross Lake
General Development Classification
DHW - 1230.3 (NAVD88)
BFE - 1231.70 (NAVD88)
RFE - 1232.7 (NAVD88)

MAPPING LEGEND

WELL	⊕
UTILITY POLE	○
SEWER CLEANOUT	⊗
CONCRETE	▨
BITUMINOUS	▩

PROPERTY BOUNDARY MONUMENT LEGEND

- SET IRON PIPE WITH CAP STAMPED "RLS 5707"
- FOUND IRON MONUMENT

NO.	REVISIONS SINCE INITIAL DATE OF	DATE
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2	Added proposed septic and Stormwater Pond	08-27-2025
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KLD
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218-826-6327
13 North 118th Avenue
St. Cloud, MN 56307
320-326-1289

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Jordan Chouh, MN License No. 57077 Date

PROJECT NO. BDIRT2504

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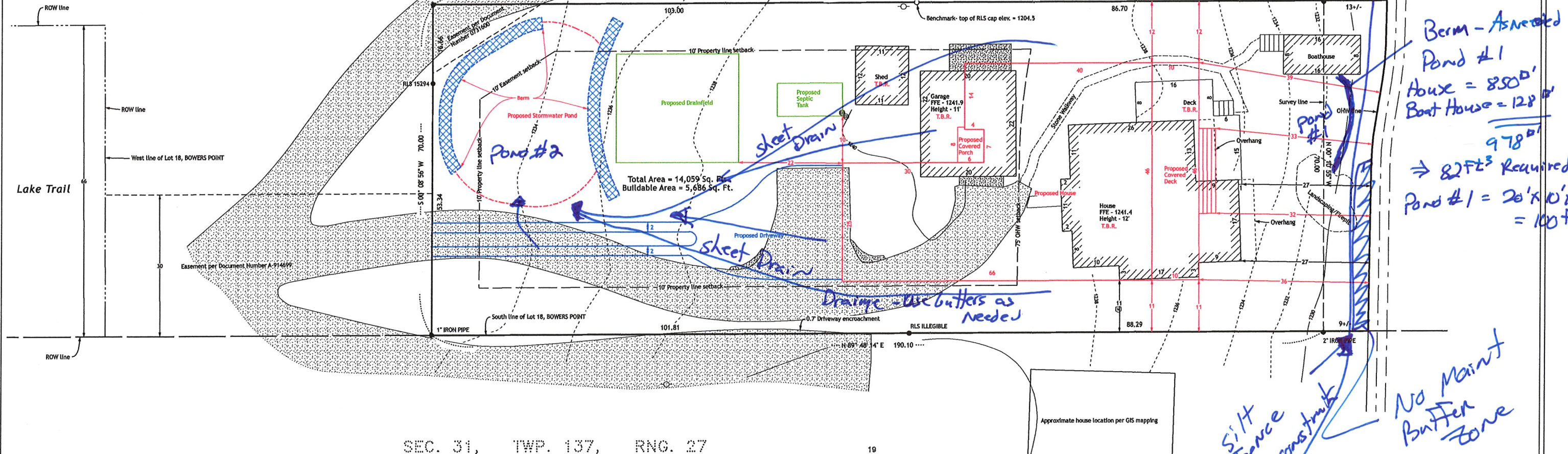
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Storm Water Plan
B-Dirt
Joe Ramweilka 9/8/25

Pond #2 - House/Garage/Driveway
= 3208' = 267 FT³ Required
⇒ sheet drain to pond - use gutters as Required
Pond size 30'x30'x6" deep = 450 FT³ ✓



Berm - As needed
Pond #1
House = 8500'
Boat House = 128'
978'
⇒ 82 FT³ Required
Pond #1 = 20'x10'x6" = 120 FT³

No Maint Buffer Zone
Silt Fence for construction

SEC. 31, TWP. 137, RNG. 27

19

Approximate house location per GIS mapping

PROPERTY BOUNDARY MONUMENT LEGEND

- SET IRON PIPE WITH CAP STAMPED "RLS 57077"
- FOUND IRON MONUMENT

MAPPING LEGEND

- WELL
- UTILITY POLE
- SEWER CLEANOUT
- CONCRETE
- BITUMINOUS

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

0 10 20
SCALE IN FEET

NO.	REVISIONS SINCE INITIAL DATE OF	DATE
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SURVEYING • ENGINEERING • PLANNING
DRAINERS • ST. CLOUD

1120 Industrial Park Road
Duluth, MN 55801
218-269-0000
11 North 11th Avenue
St. Cloud, MN 56303
320-320-1200

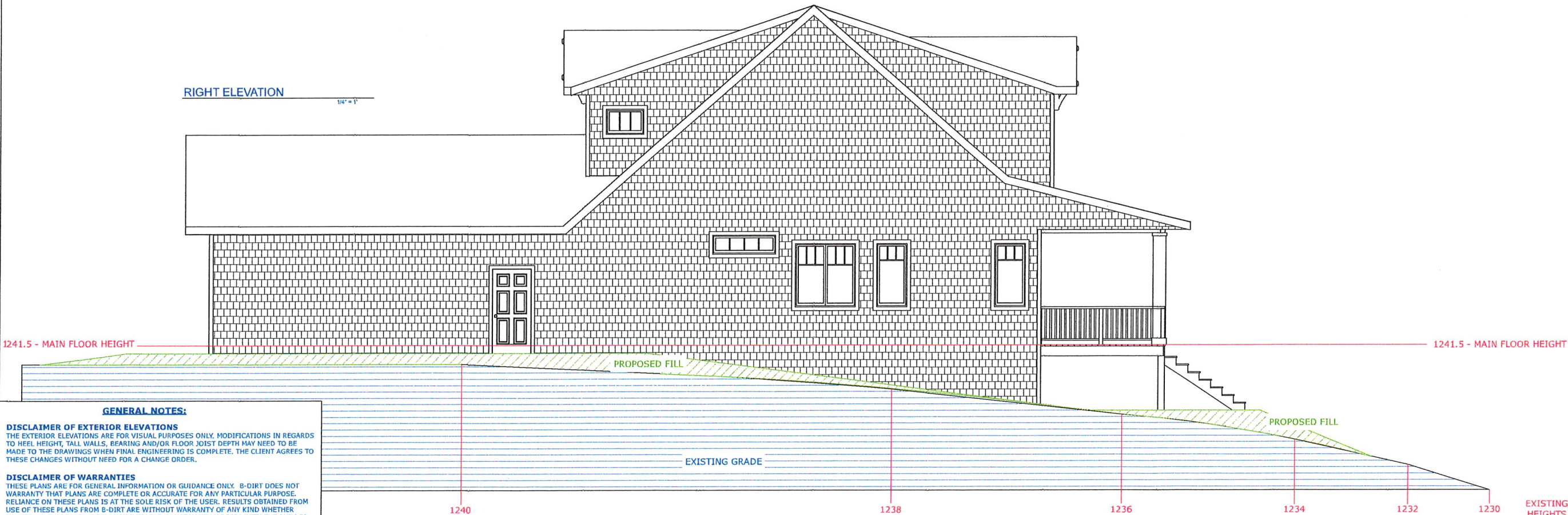
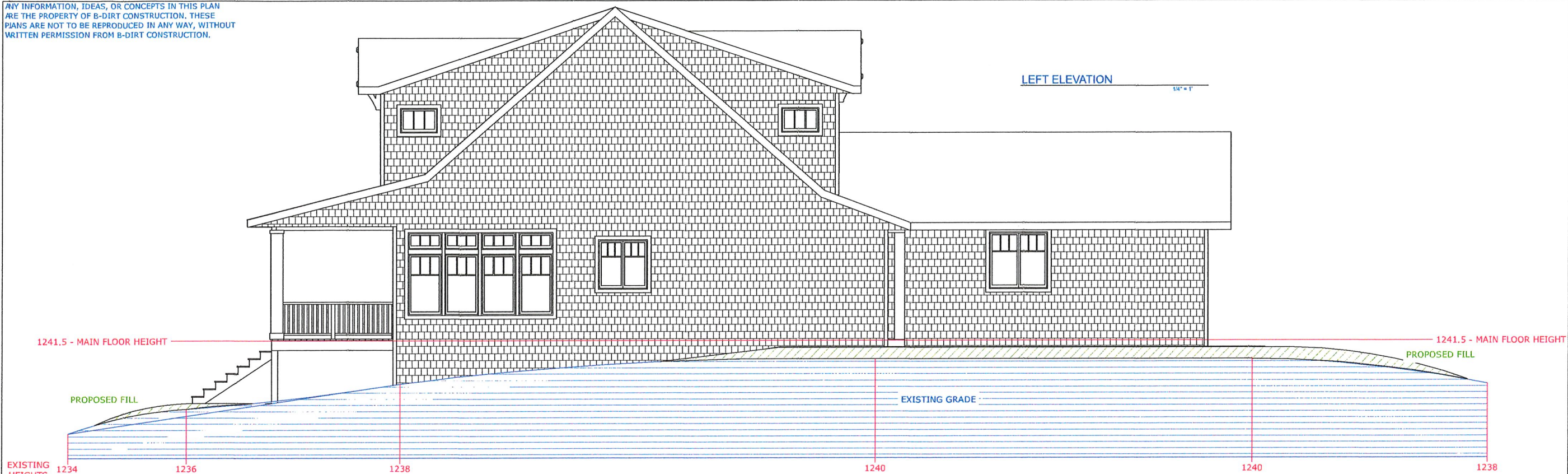
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AND THAT I AM A DULY REGISTERED LAND SURVEYOR
UNDER THE LAWS OF THE STATE OF MINNESOTA.
Signature: *John Chord* 08/07/2025
Jordan Chord, MN License No. 57077 Date

PROJECT NO. BDIRT2504

CERTIFICATE OF SURVEY
Topographic and Property Boundary Survey
B-Dirt
Section 31, Township 137 North, Range 27 West
Crow Wing County, Minnesota

Sheet No. 1 of 1

ANY INFORMATION, IDEAS, OR CONCEPTS IN THIS PLAN ARE THE PROPERTY OF B-DIRT CONSTRUCTION. THESE PLANS ARE NOT TO BE REPRODUCED IN ANY WAY, WITHOUT WRITTEN PERMISSION FROM B-DIRT CONSTRUCTION.



GENERAL NOTES:

DISCLAIMER OF EXTERIOR ELEVATIONS
THE EXTERIOR ELEVATIONS ARE FOR VISUAL PURPOSES ONLY. MODIFICATIONS IN REGARDS TO HEEL HEIGHT, TALL WALLS, BEARING AND/OR FLOOR JOIST DEPTH MAY NEED TO BE MADE TO THE DRAWINGS WHEN FINAL ENGINEERING IS COMPLETE. THE CLIENT AGREES TO THESE CHANGES WITHOUT NEED FOR A CHANGE ORDER.

DISCLAIMER OF WARRANTIES
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DRAWING SCALE
WRITTEN DIMENSIONS ON PLANS TAKE PRECEDENCE OVER GRAPHIC PRINTED SCALE. PLANS ARE DRAWN TO SCALE ON 24" X 36" PAPER. INDIVIDUAL PRINTERS MAY DISTORT THIS SCALE.

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DATE	DATE	DATE
B-DIRT	CLIENT	CLIENT

PROJECT DESCRIPTION:

Garvey, Jim & Lauri

11840 Lake Trail
Crosslake, MN

DRAWINGS PROVIDED BY:

B-Dirt Construction LLC
Andrew Ranweiler
218-820-5736
andrew@b-dirt.com

PLAN DATE:

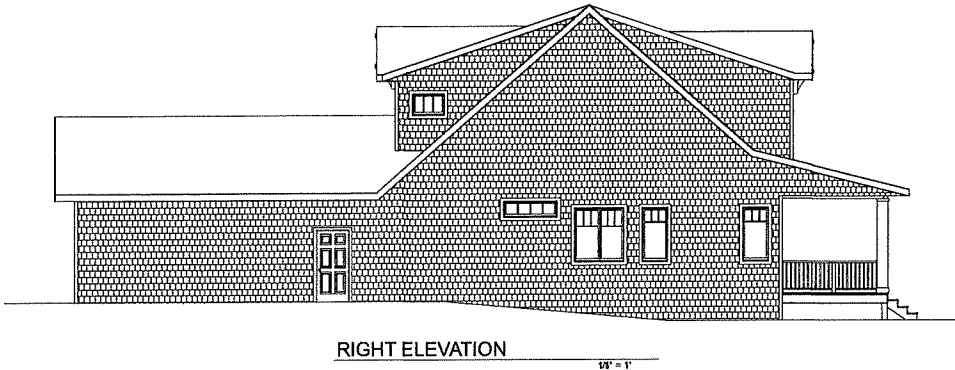
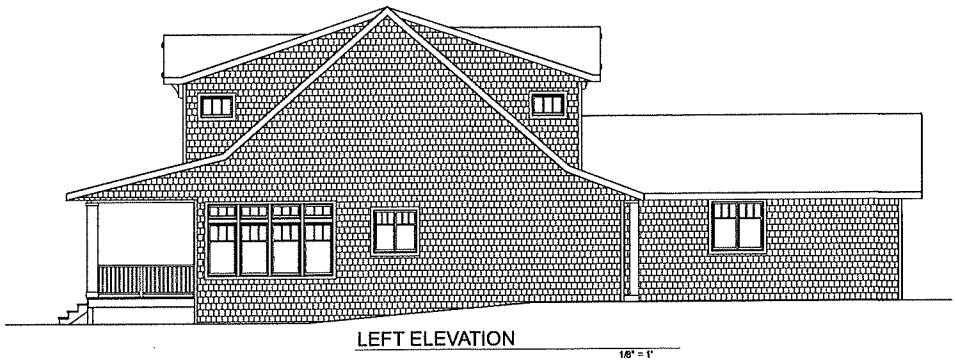
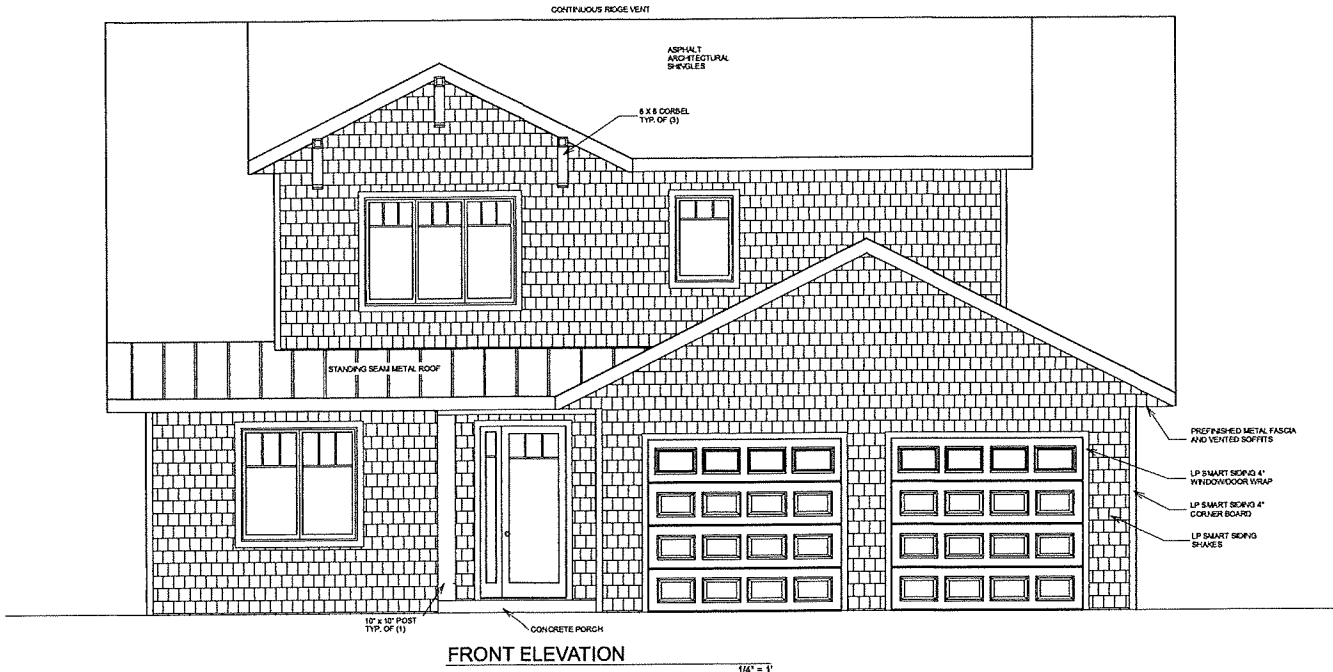
8-23-2024	3-24-2025
9-5-2024	6-4-2025
10-25-2024	7-2-2025
11-26-2024	7-10-2025
12-5-2024	7-14-2025
12-16-2024	7-15-2025
2-7-2025	7-29-2025
3-3-2025	8-4-2025

SHEET:

A-1



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B-DIRT	CLIENT	CLIENT

PROJECT DESCRIPTION:
Garvey, Jim & Lauri
11840 Lake Trail
Crosslake, MN

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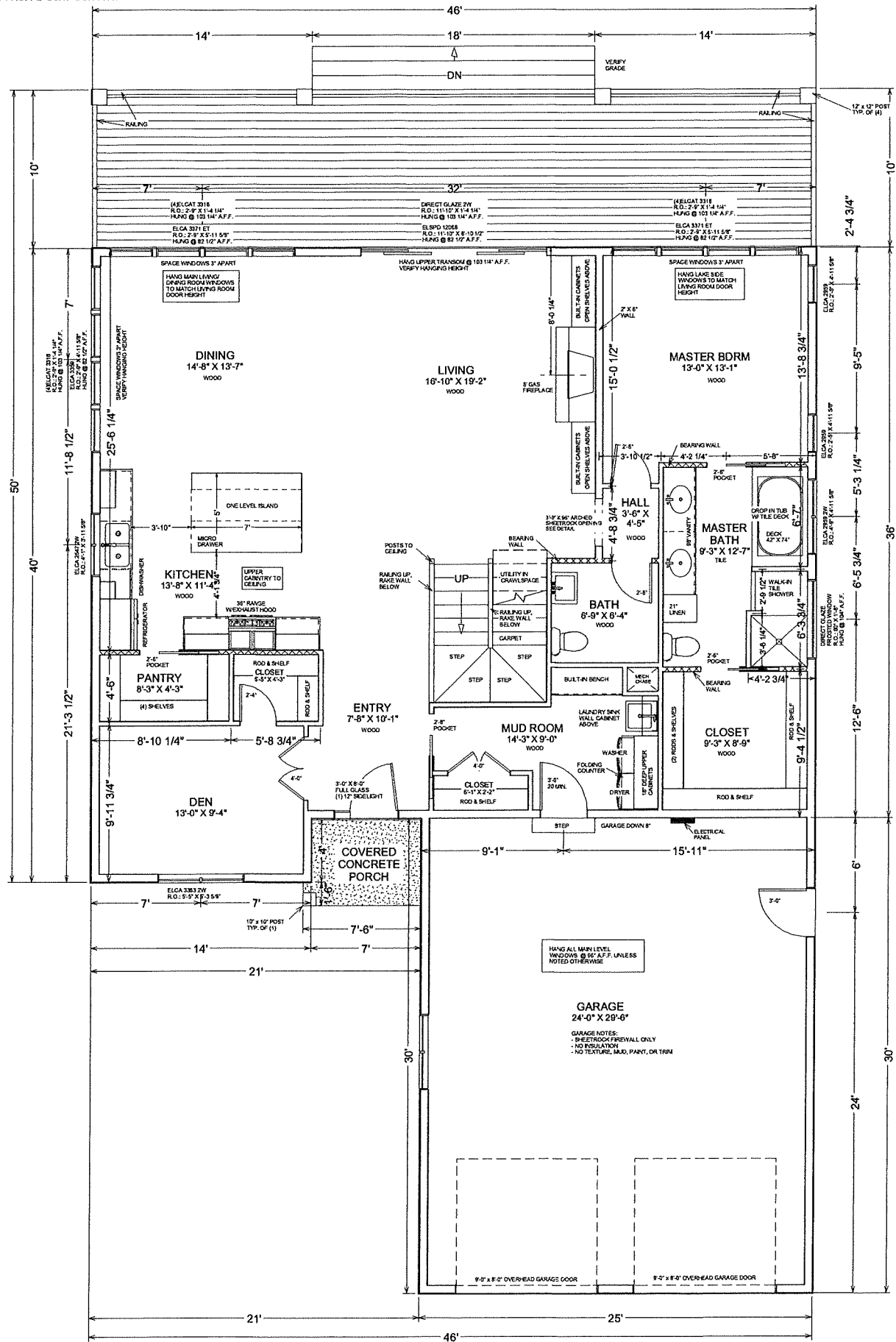
PLAN DATE:	
8-23-2024	3-24-2025
9-5-2024	6-4-2025
10-25-2024	7-2-2025
11-26-2024	7-10-2025
12-5-2024	7-14-2025
12-16-2024	7-15-2025
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SHEET:

A-1

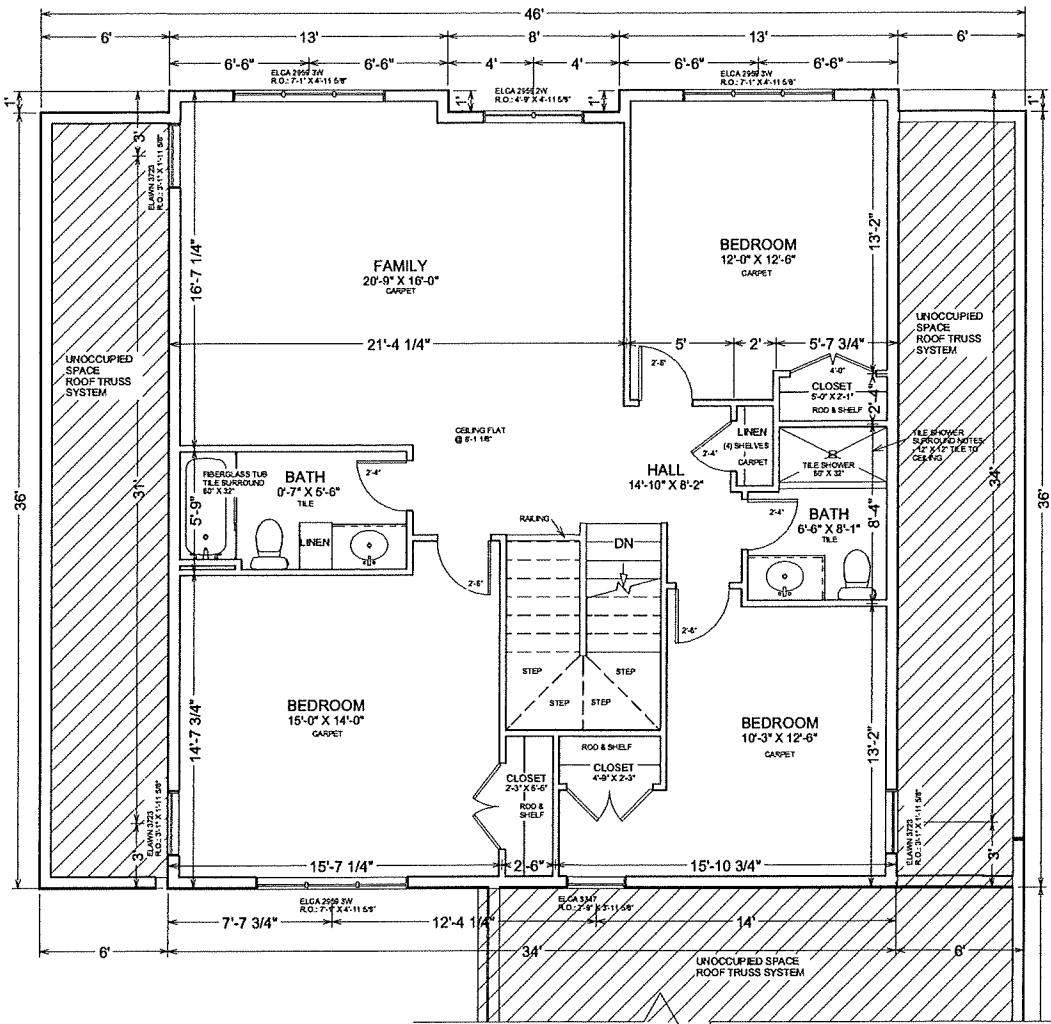


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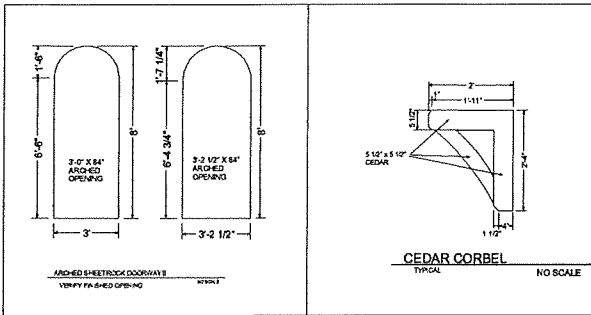


MAIN FLOOR PLAN

MAIN FLOOR	1,712 SQ. FT.
SECOND FLOOR	1,250 SQ. FT.
ENTRY PORCH	38 SQ. FT.
COVERED DECK	460 SQ. FT.
GARAGE	750 SQ. FT.
TOTAL	2,962 SQ. FT.



SECOND LEVEL PLAN



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DISCLAIMER OF WARRANTIES
THESE PLANS ARE FOR GENERAL INFORMATION OR GUIDANCE ONLY. B-DIRT DOES NOT WARRANTY THAT PLANS ARE COMPLETE OR ACCURATE FOR ANY PARTICULAR PURPOSE. RELIANCE ON THESE PLANS IS AT THE SOLE RISK OF THE USER. RESULTS OBTAINED FROM USE OF THESE PLANS FROM B-DIRT ARE WITHOUT WARRANTY OF ANY KIND WHETHER IMPLIED OR EXPRESSED. RESPONSIBILITY FOR CONSTRUCTION RESTS WITH THE BUILDER, OWNER OR USER OF THESE PLANS.

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DATE	DATE	DATE
B-DIRT	CLIENT	CLIENT

PROJECT DESCRIPTION:

Garvey, Jim & Lauri

11840 Lake Trail
Crosslake, MN

DRAWINGS PROVIDED BY:

B-Dirt Construction LLC
Andrew Ranweiler
218-820-5736
andrew@b-dirt.com

PLAN DATE:

8-23-2024	3-24-2025
9-5-2024	6-4-2025
10-25-2024	7-2-2025
11-26-2024	7-10-2025
12-5-2024	7-14-2025
12-16-2024	7-15-2025
2-7-2025	7-29-2025
3-3-2025	8-4-2025

SHEET:

A-3



To Crosslake Planning and Zoning Commission,

I am writing this letter in support of the Garvey's plans to build a new home at 11840 Lake Trail. Most of the homes built along this stretch of lake were built close to the water. To maintain the current aesthetics of the neighborhood the homes should all be built with the similar setbacks, as not to detract/impact any of the other property owners on Lake Trail.

Craig Stuhr

11838 Lake Trail

Crosslake, MN

9282464346



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: 486668 Permit Number: 250179V
 Laurie C. Garvey Rev Trust

Property Owner(s): Jim and Lauri Garvey

Mailing Address: 11840 Lake Trl Crosslake, MN 56442

Site Address: 11840 Lake Trl Crosslake, MN 56442

Phone Number: 763-242-3099

E-Mail Address: lgarvey423@gmail.com

Parcel Number(s): 14310603

Legal Description: see survey

Sec 31 Twp 137 Rge 26 ☐ 27 ☒ 28 ☐

Lake/River Name: Crosslake

Do you own land adjacent to this parcel(s)? ☐ Yes ☒ No

If yes list Parcel Number(s) _____

Authorized Agent: B-Dirt Construction

Agent Address: 4706 Wilderness Ct. Brainerd, MN 56401

Agent Phone Number: 218-821-7554

Variances	
(Check applicable requests)	
<input checked="" type="checkbox"/>	Lake/River Setback
<input type="checkbox"/>	Road Right-of-Way Setback
<input type="checkbox"/>	Bluff Setback
<input type="checkbox"/>	Side Yard Setback
<input type="checkbox"/>	Wetland Setback
<input type="checkbox"/>	Septic Tank Setback
<input type="checkbox"/>	Septic Drainfield Setback
<input checked="" type="checkbox"/>	Impervious Coverage
<input type="checkbox"/>	Accessory Structure
<input type="checkbox"/>	Building Height
<input type="checkbox"/>	Patio Size
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

DocuSigned by: James Garvey Signed by: Lauri Garvey Date 9/5/2025 9/8/2025
 Signature of Property Owner(s) _____
 Signature of Authorized Agent(s) Madeira Rannweiler Date 8/28/25

- 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 CS Date 9-10-25 Land Use District SD
 Lake Class GD Septic: Compliance na SSTS Design yes Installation applying



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: Please see attached

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

Yes ☒ No ☐

Why: Please see attached

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

Yes ☒ No ☐

Why: Please see attached

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

Yes ☒ No ☐

Why: Please see attached

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

YES

Why: The proposed single-family home is a standard use for this lot and brings clear environmental and neighborhood benefits. It significantly improves existing stormwater management, protects Crosslake and city streets by reducing the runoff due to enhancing the existing stormwater pond in creation of the proposed berm. The proposed plan cuts down driveway surface coverage, while improving side lot encroachment. Proposed changes fully align with neighboring properties.

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

YES

Why: The property is currently developed with a structure that sits closer to the lake than the proposed plan. The new 36ft lake setback represents an improvement over the existing condition, while remaining consistent with neighboring setbacks. This setback is necessary to accommodate a new subsurface septic system and allow for improvements to the existing neighborhood stormwater pond.

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

YES

Why: The unique challenges of this small lot restrict building location options and push the building site outside of the lake setback. Long standing neighborhood stormwater runoff patterns, combined with a neighboring driveway easement and an existing driveway encroachment create significant constraints on where the home and septic system can be placed. The location of the neighborhood stormwater pond, after soil borings were conducted, did not lend for a suitable septic location site. These limitations are beyond the property owners control and impose a unique hardship that makes redevelopment difficult with minimal flexibility in building placement.

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

YES

Why: This request is not solely-based on financial considerations; it's essential to allow for safe and practical redevelopment of the property given the previously outlined site constraints. The proposed plan significantly improves existing conditions by replacing the aging structure with a modern, code compliant home, and septic system. It also increases lake setback, enhances stormwater management and corrects the sideyard setback encroachment - resulting in a more environmental, responsible, and neighborhood compatible design.



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: