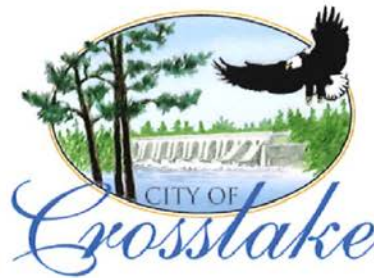


City Hall: 218-692-2688  
Planning & Zoning: 218-692-2689  
Fax: 218-692-2687



13888 Daggett Bay Rd  
Crosslake, Minnesota 56442  
[www.cityofcrosslake.org](http://www.cityofcrosslake.org)

---

**CITY OF CROSSLAKE  
PLANNING COMMISSION/BOARD OF ADJUSTMENT**

April 24, 2026

**9:00 A.M.**

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

**PUBLIC HEARING NOTICE**

**Applicant:** Daniel J McGraw

**Authorized Agent:** R & R Schultz Custom Homes

**Site Location:** 12525 Anchor Pt Rd, Crosslake, MN 56442 on Rush Lake - GD

**Variance for:**

- Bluff impact zone setback of 0 ft where 30 ft is required to proposed dwelling additions and to proposed 6 foot wide roadside covered entry stairway
- Bluff impact zone of 0 ft where 30 ft is required to proposed septic system
- Lake setback of 73 ft where 75 ft is required to proposed porch
- Road right-of-way setback of 26.2 ft where 35 ft is required to proposed dwelling additions
- Dirt moving in the bluff impact zone, where Chapter 26 states dirt moving in a bluff impact zone is prohibited, except for the placement of stairways, lifts, or landings permitted under Section 26-313, for a proposed dwelling

**To construct:**

- 406 square foot porch in the bluff impact zone located 0.7 feet from the top of the bluff
- 30 square foot roadside covered entry in the bluff impact zone
- 6 foot wide roadside stairway in the bluff impact zone for a covered entry
- 1057 square foot garage and addition with second story dwelling in the bluff impact zone located 1.1 feet from the top of the bluff and 26.2 feet from the road right-of-way
- Septic system proposed to be in the bluff impact zone with a tank 16.5 feet & the drainfield at 13.1 feet from the top of the bluff

**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](mailto:crosslakepz@cityofcrosslake.org)).



## STAFF REPORT

Property Owner/Applicant: Daniel J McGraw

Parcel Number(s): 14070508

Application Submitted: March 16, 2026

Action Deadline: May 15, 2026

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

Applicant Extension Received / Request: NA / NA

City Council Date: NA

**Authorized Agent:** R & R Schultz Custom Homes

### **Variance for:**

- Bluff impact zone setback of 0 ft where 30 ft is required to proposed dwelling additions and to proposed 6 foot wide roadside covered entry stairway
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- Septic system proposed to be in the bluff impact zone with a tank 16.5 feet & the drainfield at 13.1 feet from the top of the bluff

**Current Zoning:** Shoreland District

### **Existing Impervious Coverage:**

6.1%

### **Proposed Impervious Coverage:**

9.7%

- A stormwater management plan was submitted with the variance application
- A 4-bedroom septic design dated 9-4-2025 was submitted to complete the application

### **Parcel History:**

- April 1990 – House 30x53, 8x20= 1750 sf; loft 20x16; deck-irregular 12x20, 15x17, 9x20, 18x18 (999 sf); septic – ALL per site plan & Proper setback verified
- May 1994 – 300 sf deck to meet all setbacks
- Septic design dated 9.4.2025 has been submitted as part of this variance

- January 2026 – Variance denied for setbacks of bluff encroachment, bluff impact, and lake, also dirt moving, for proposed dwelling additions and replacement septic system

**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: No comment received before packet cutoff date

**POSSIBLE MOTION:**

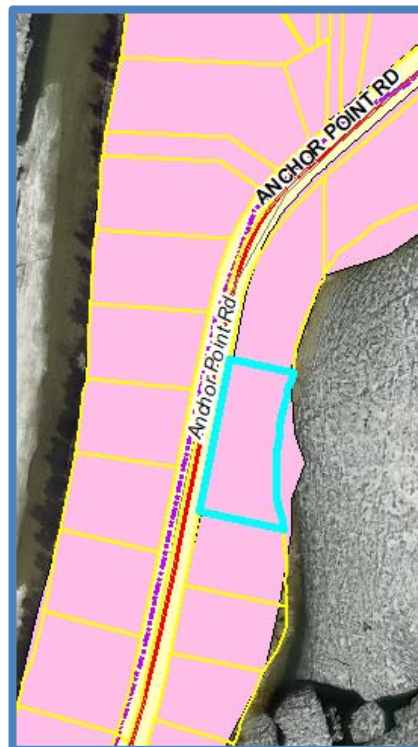
To approve/table/deny the variance to allow:

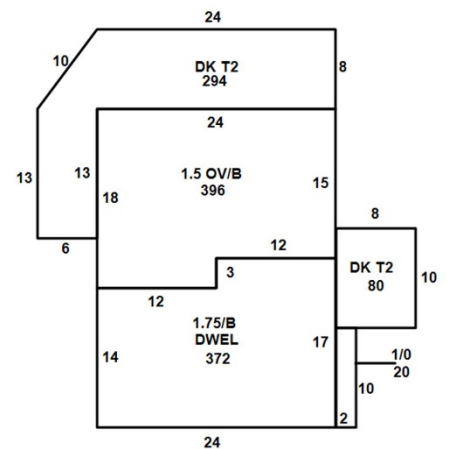
- Bluff impact zone setback of 0 ft where 30 ft is required to proposed dwelling additions and to proposed 6 foot wide roadside covered entry stairway
- Bluff impact zone of 0 ft where 30 ft is required to proposed septic system
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- Septic system proposed to be in the bluff impact zone with a tank 16.5 feet & the drainfield at 13.1 feet from the top of the bluff

As shown on the certificate of survey dated 3-13-2026





# CERTIFICATE OF SURVEY

PART OF GOVERNMENT LOT 2  
SECTION 7, TOWNSHIP 137 NORTH, RANGE 27 WEST,  
CITY OF CROSSLAKE, CROW WING COUNTY, MINNESOTA  
TOTAL AREA = 42,027 SQ. FT. ± / 0.9 ACRES ±

## LEGAL DESCRIPTION (DOC. NO. 0650161)

That part of Government Lot 2, Section 7, Township 137, Range 27, described as follows:  
Commencing at the Northwest corner of the South 184.80 feet of that part of said Lot 2,  
lying easterly of the existing North-South road through said Lot 2 known as the Anchor  
Point Road, which point is marked by an iron pipe monument; thence North 28 degrees 11  
minutes 40 seconds East 110.06 feet along said road; thence North 32 degrees 44 minutes 10  
seconds East 119.83 feet continuing along said road; thence North 28 degrees 15 minutes  
East 124.03 feet continuing along said road; thence North 16 degrees 55 minutes 50 seconds  
East 124.03 feet continuing along said road; thence North 10 degrees 10 minutes 40 seconds  
East 54 minutes 54 seconds East 393.00 feet along said road; thence North 10 degrees 10  
minutes 40 seconds East 315.00 feet along said road to an iron pipe monument; thence  
thence South 79 degrees 05 minutes 06 seconds East 118 feet, more or less, to the shore of Rush Lake;  
thence Southwesterly, Southerly and Southeasterly along said shore to its intersection with a  
line bearing South 79 degrees 05 minutes 06 seconds East from the actual point of  
beginning; thence North 79 degrees 05 minutes 06 seconds West 189 feet, more or less, to  
the actual point of beginning.

### RUN OFF CALCULATIONS

Total Impervious Surface Area 4,396 sq. ft. X 0.0833 ft. = 340 cu. ft.  
(from table below)  
Drainage Ponds 1 - 3 = 384 cu. ft.

### IMPERVIOUS CALCULATIONS

| EXISTING     | IMPERVIOUS AREA (sq. ft.) | Net Area (sq. ft.) | Percent Impervious (sq. ft.) |
|--------------|---------------------------|--------------------|------------------------------|
| House        | 831                       | 42,027             | 2.0%                         |
| Shed         | 88                        | 42,027             | 0.2%                         |
| Concrete     | 752                       | 42,027             | 1.8%                         |
| Pavers       | 29                        | 42,027             | 0.1%                         |
| Gravel       | 880                       | 42,027             | 2.1%                         |
| <b>Total</b> | <b>2,580</b>              | <b>42,027</b>      | <b>6.1%</b>                  |

### IMPERVIOUS CALCULATIONS

| PROPOSED                      | IMPERVIOUS AREA (sq. ft.) | Net Area (sq. ft.) | Percent Impervious (sq. ft.) |
|-------------------------------|---------------------------|--------------------|------------------------------|
| House with Proposed Additions | 2,320                     | 42,027             | 5.5%                         |
| Shed                          | 88                        | 42,027             | 0.2%                         |
| Proposed Concrete             | 274                       | 42,027             | 0.7%                         |
| Pavers                        | 29                        | 42,027             | 0.1%                         |
| Proposed Gravel               | 1,360                     | 42,027             | 3.2%                         |
| <b>Total</b>                  | <b>4,071</b>              | <b>42,027</b>      | <b>9.7%</b>                  |

## NOTES:

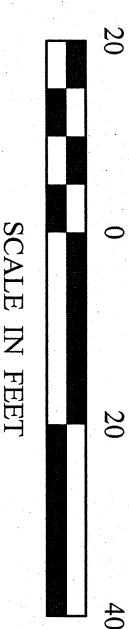
- Contour interval as shown = 2 foot. Based on NGVD 29 datum. Contours shown have been obtained using standard survey topographic methodologies. Field located on 10/13/2020.
- Zoning for subject tract = Shoreland District
- Parcel ID of subject parcel: 14070508
- The E911 address of subject parcel: 12525 Anchor Point Road.
- Setbacks as shown can be subject to interpretation. Verification of setbacks by the governing body is advised prior to building.
- Property is in "Zone X" and "Zone A" as per the FRM, Flood Insurance Rate Map. "Zone A" definition: Areas of 100-year flood base elevations and flood hazard factors not determined. "Zone X" definition: Areas of minimal flooding.
- Approximate location of septic system per Certificate of Compliance on file with Crow Wing County.
- Approximate location of proposed septic system per sketch by Martin Joyce, Martin Joyce Septic Service LLC.
- After applying City of Crosslake setbacks per ordinance, there is no building envelope on subject property.
- Wetland delineation was completed on 9/3/2025, by Ben Meister, Meister Environmental, LLC. MN Certified Wetland Delineator #1031.
- Stonemark Land Surveying, Inc. has made no investigation or independent search for easements of record, encroachments, restrictive covenants, ownership title evidence, or any other facts that an accurate and current title search may disclose.
- Field location of existing conditions was completed on 10/13/2020. No field verification completed. For survey reference information see Certificate of Survey drawing signed by Patrick A. Trotter on 11/14/2020 Stonemark File #20297.



**RUSH LAKE**  
GENERAL DEVELOPMENT CLASSIFICATION  
NORMAL RESERVOIR POOL ELEVATION = 1229.57  
100 YEAR FLOOD ELEVATION = 1231.00  
HIGHEST KNOWN ELEVATION = 1234.56  
INFORMATION OBTAINED FROM CORPS OF ENGINEERS LAKE ELEVATION = 1229.28 ON 10/13/2020 BASED ON NGVD 29 DATUM

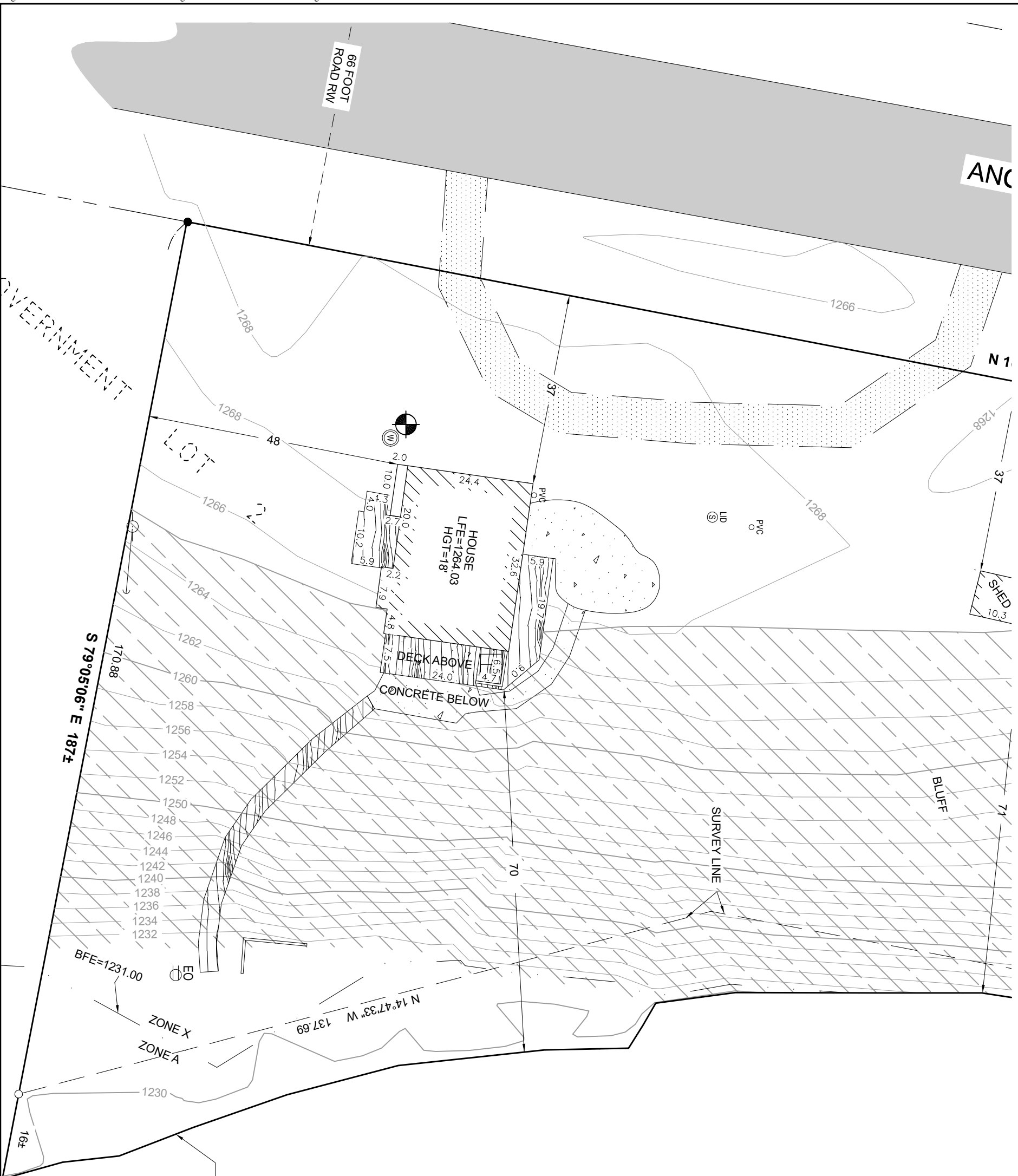
## LEGEND

- DENOTES EDGE OF EXISTING BITUMINOUS DRIVEWAY
- DENOTES EDGE OF EXISTING GR-AWEIL
- DENOTES EDGE OF EXISTING GR-AWEIL
- DENOTES EDGE OF PROPOSED GR-AWEIL
- DENOTES EDGE OF EXISTING CONCRETE
- DENOTES EDGE OF EXISTING PAVING STONES
- DENOTES EDGE OF EXISTING WOODEN DECKING
- DENOTES WOODEN RETAINING WALL
- DENOTES BLUFF AREA
- DENOTES WETLANDS
- DENOTES EXISTING INTERMEDIATE CONTOURS
- DENOTES EXISTING INDEX CONTOURS
- DENOTES EXISTING UTILITY POLE
- DENOTES EXISTING UTILITY POLE W/ GUY WIRE
- DENOTES EXISTING ELECTRIC UTILITY
- DENOTES EXISTING PHONE PEDestal & HOME BOX
- DENOTES EXISTING WELL
- DENOTES EXISTING SEPTIC VENT, SEPTIC CLEANOUT, & SEPTIC TANK LID
- DENOTES "TO BE REMOVED"
- DENOTES PROPOSED SURFACE DRAINAGE FLOW
- DENOTES PROPOSED DRAINAGE AREA BOUNDARY
- DENOTES MONUMENT FOUND
- DENOTES MONUMENT FOUND ORIENTATION OF THIS BEARING SYSTEMS BASED ON DEED DOC. NO. 0650161

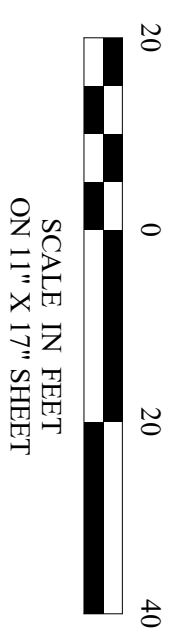


|   |   |   |   |  |  |   |
|---|---|---|---|--|--|---|
| CERTIFICATE OF SURVEY<br>McGraw Property<br>Ron Schultz<br>R & R Schultz Custom Homes<br>8890 Rutger Road<br>Pequot Lakes, MN 56472 | PROJECT MANAGER:<br>CMH<br>CHECKED<br>CMH<br>DRAWN BY:<br>ICL | PROJECT No.:<br>25214<br>FILE NAME:<br>C25214.dwg<br>FIELD BOOK:<br>BOOK 459 PG. 62 | DATE:<br>9/5/2025<br>SCALE:<br>HORZ. 1"=20'<br>VERT. NONE | REVISIONS<br>DESCRIPTION<br>BY<br>DATE<br>11/13/2025<br>REVISIONS PER CITY COMMENTS<br>ICL<br>2/4/2026<br>UPDATED PROPOSED CONDITIONS<br>ICL<br>11/13/2026<br>REVISIONS PER CITY COMMENTS<br>ICL | I HEREBY CERTIFY THAT THIS SURVEY, PLAN, SPECIFICATION, OR REPORT WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER OR LAND SURVEYOR UNDER THE LAWS OF THE STATE OF MINNESOTA.<br><br>CYNTHIA M. HIDDE PLS#44881<br>DATE: 3/13/2026 LIC. NO. 44881 | <br>30206 Rasmussen Road<br>Suite 1<br>P. O. Box 874<br>Pequot Lakes, MN 56472<br>218-568-4940<br>www.stonemarksurvey.com |
|   | SHEET 1 OF 1  |   |   |  |  |   |

# EXISTING CONDITIONS EXHIBIT



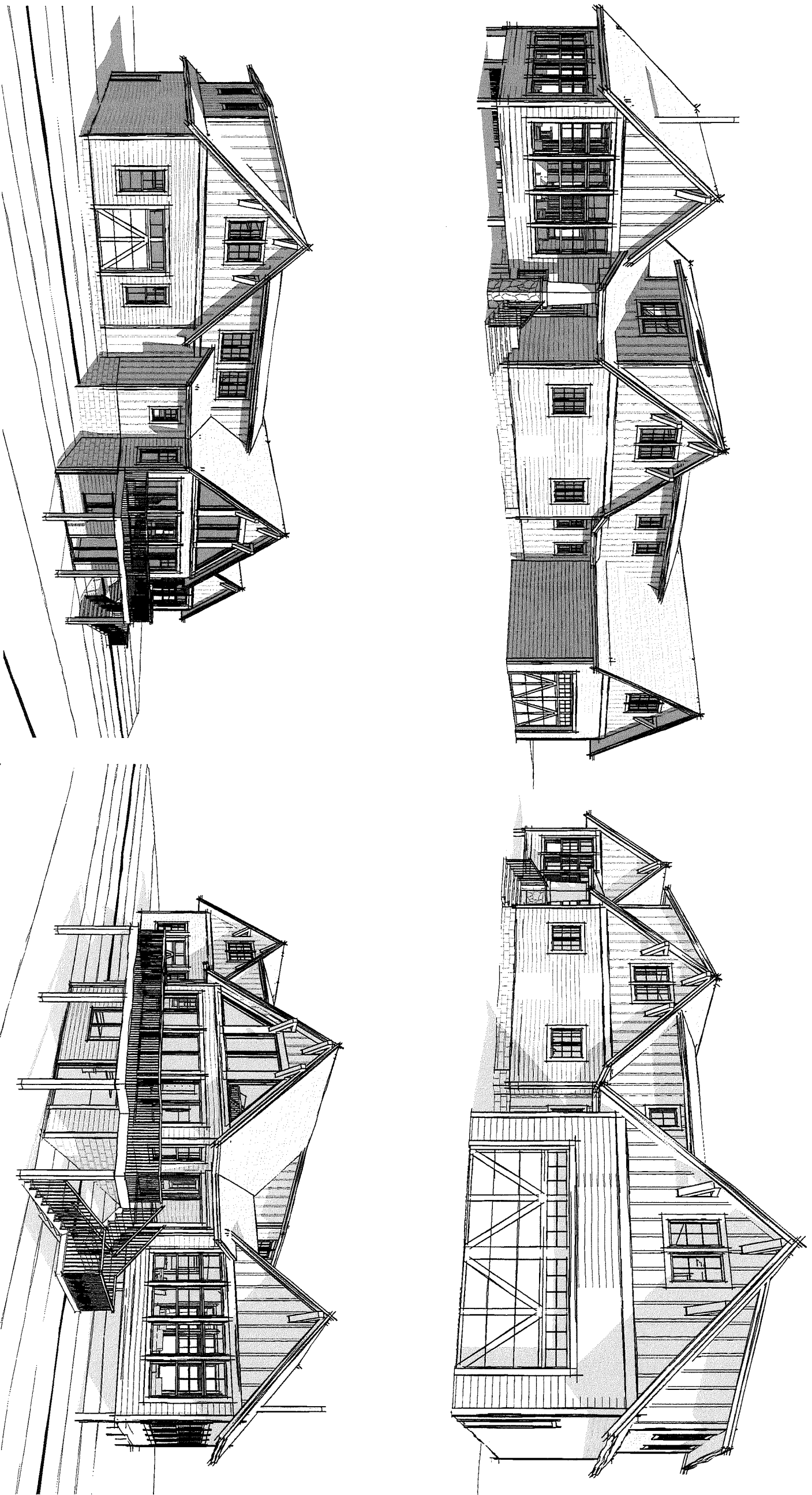
OHW AS LOCATED  
ON 10-13-2020



**STONE MARK**  
LAND SURVEYING, INC.

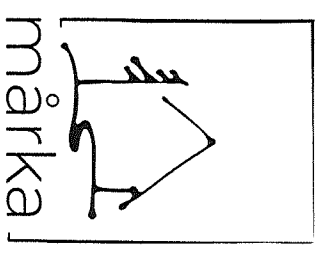
30206 Rasmussen Road  
Suite 1  
P. O. Box 874  
Pequot Lakes, MN 56472  
218-568-4940  
www.stonemarksurvey.com

PROJECT #20297/25214  
DATE: 3-12-26



|         |                  |
|---------|------------------|
| PROJECT | THE MCGRAW CABIN |
| NUMBER  | RR003            |
| DATE    | 1.26.26          |

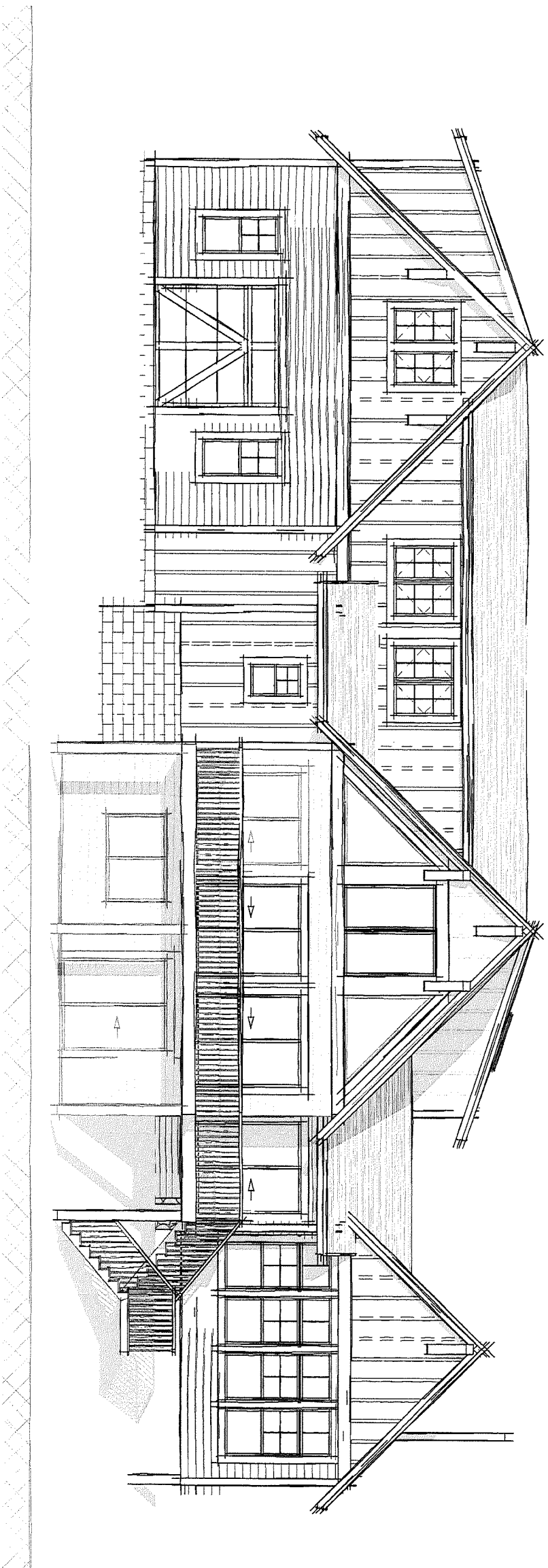
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P.O. BOX 391  
5411 LAKERS LANE  
SUITE 204  
NISSWA, MN 56468  
PH (218) 232-6031  
MARKA.DESIGN



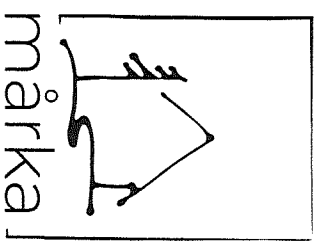
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X-005 1/8" = 1'-0"



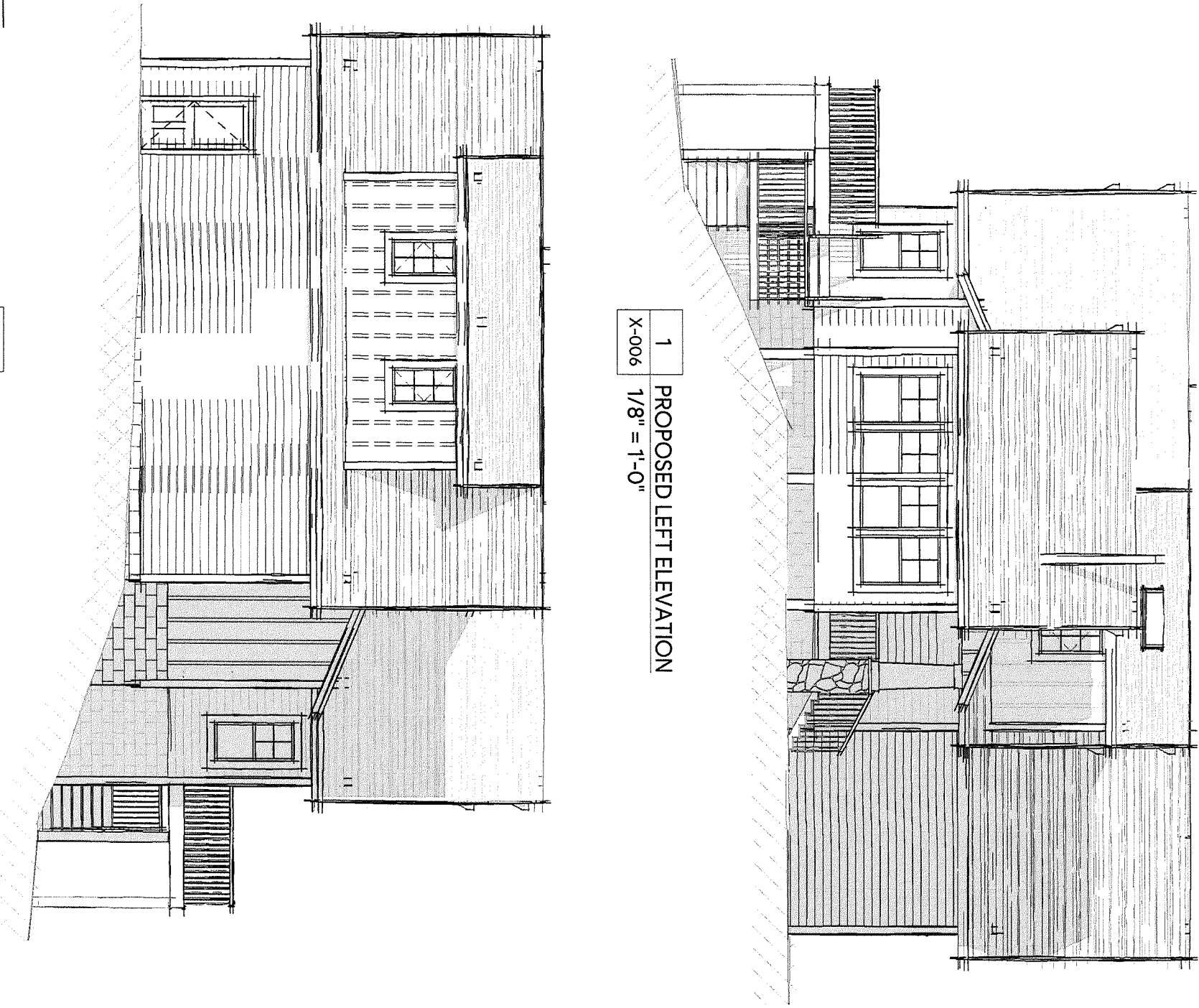
2 PROPOSED LAKE ELEVATION  
X-005 1/8" = 1'-0"

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|---------|------------------|
| PROJECT | THE MCGRAW CABIN |
| NUMBER  | RR003            |
| DATE    | 1.26.26          |

1/26/2026 11:06:55 AM



ARCHITECTURE  
P.O. BOX 391  
5411 LAKERS LANE  
SUITE 204  
NISSWA, MN 56468  
PH (218) 232-6031  
MARKA.DESIGN

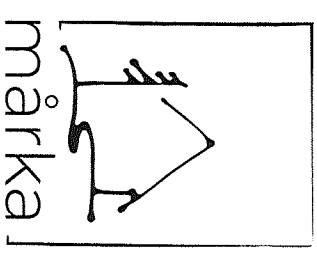


1 PROPOSED LEFT ELEVATION  
X-006 1/8" = 1'-0"

2 PROPOSED RIGHT ELEVATION  
X-006 1/8" = 1'-0"

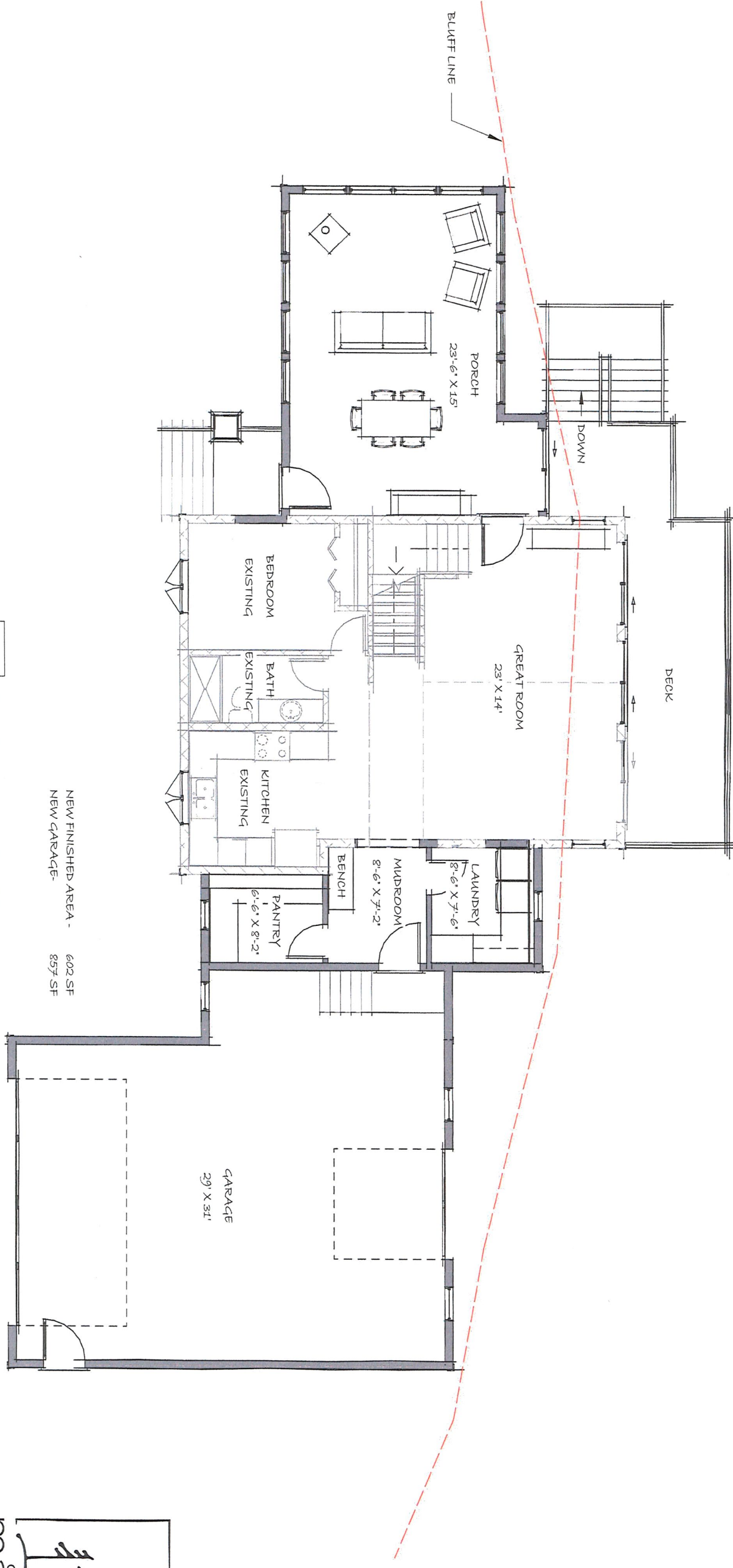
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|---------|------------------|
| PROJECT | THE McGRAW CABIN |
| NUMBER  | RR003            |
| DATE    | 1.26.26          |

1/26/2026 11:06:57 AM



P.O. BOX 391  
5411 LAKERS LANE  
SUITE 204  
NISSWA, MN 56463  
PH (218) 232-6031  
MARKA.DESIGN

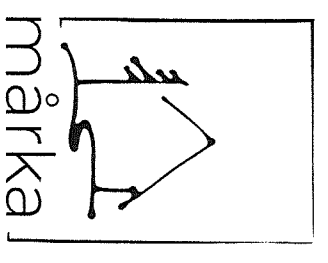
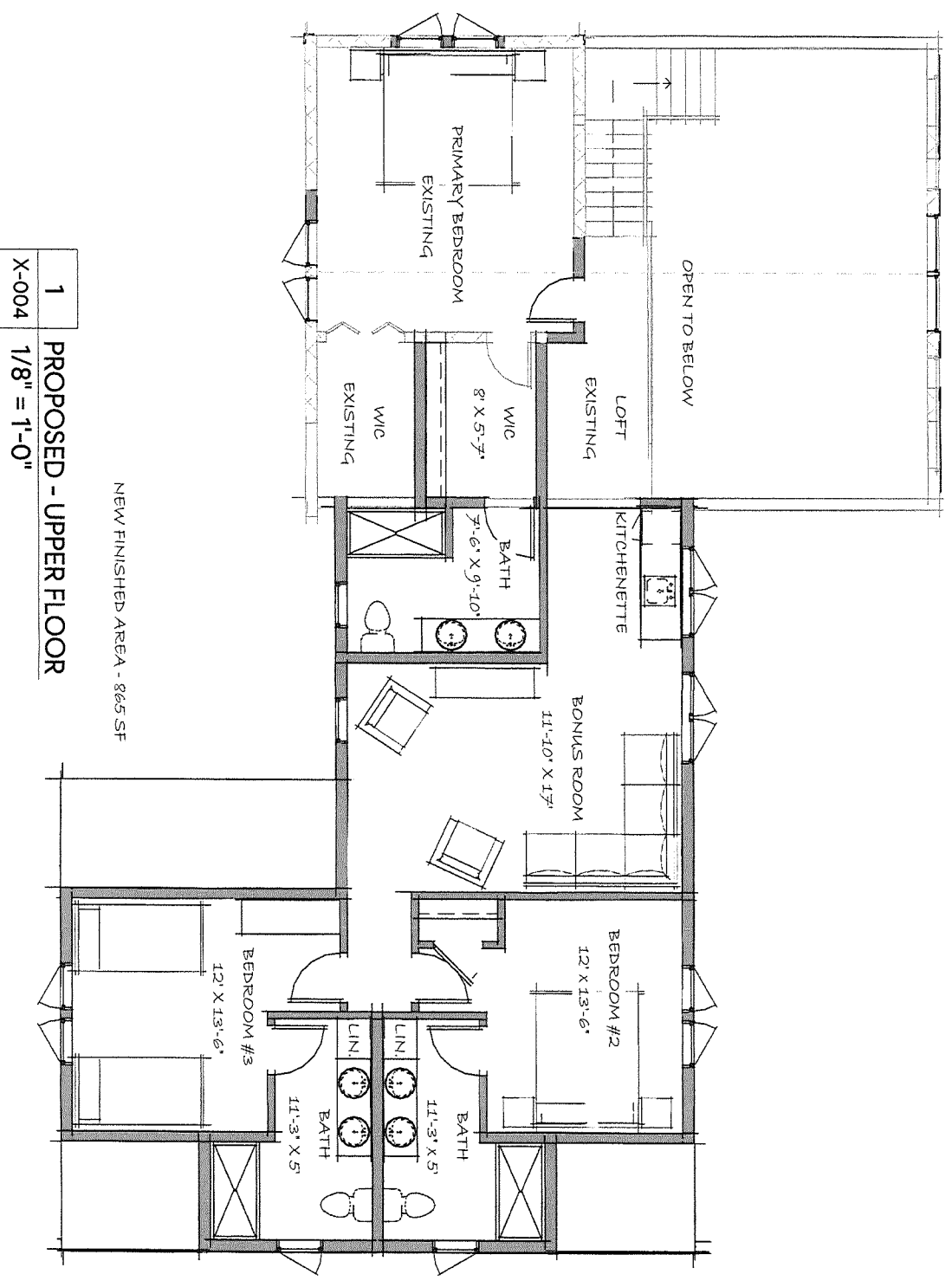
PROJECT | THE McGRAW CABIN  
 NUMBER | RR003  
 DATE | 1.26.26  
 1/26/2026 11:06:51 AM



1 PROPOSED - MAIN FLOOR PLAN  
 X-003 1/8" = 1'-0"

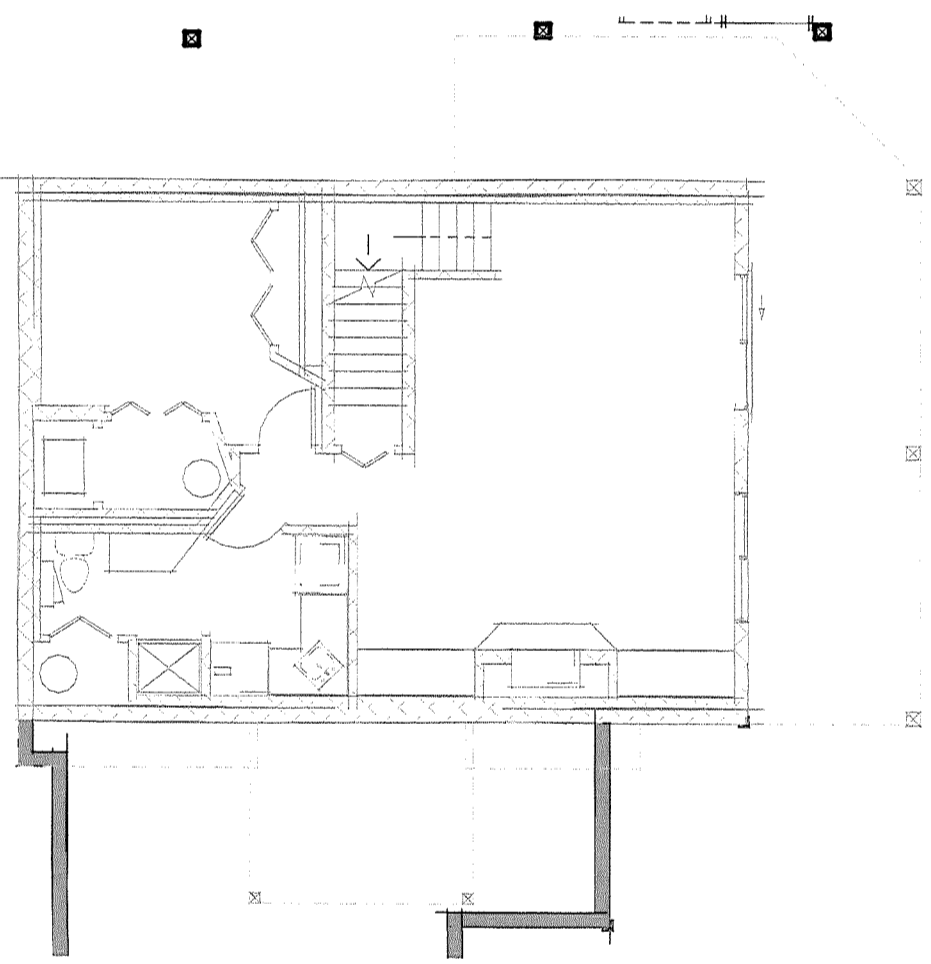
NEW FINISHED AREA - 602 SF  
 NEW GARAGE - 857 SF

PROJECT THE MCGRAW CABIN  
 NUMBER RR003  
 DATE 1.26.26  
 1/26/2026 11:06:52 AM

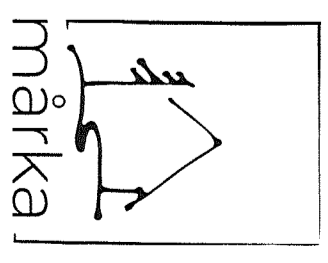


P.O. BOX 391  
 5411 LAKERS LANE  
 SUITE 204  
 NISSWA, MN 56468  
 PH (218) 232-6031  
 MARKA.DESIGN

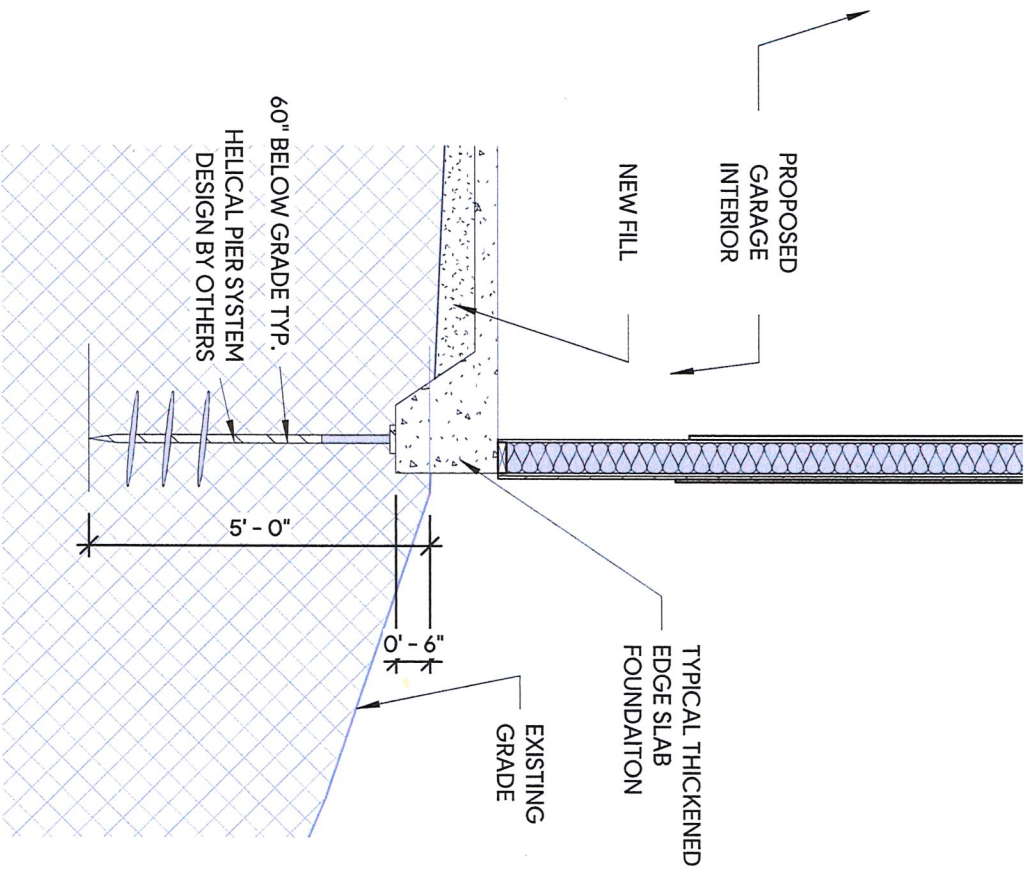
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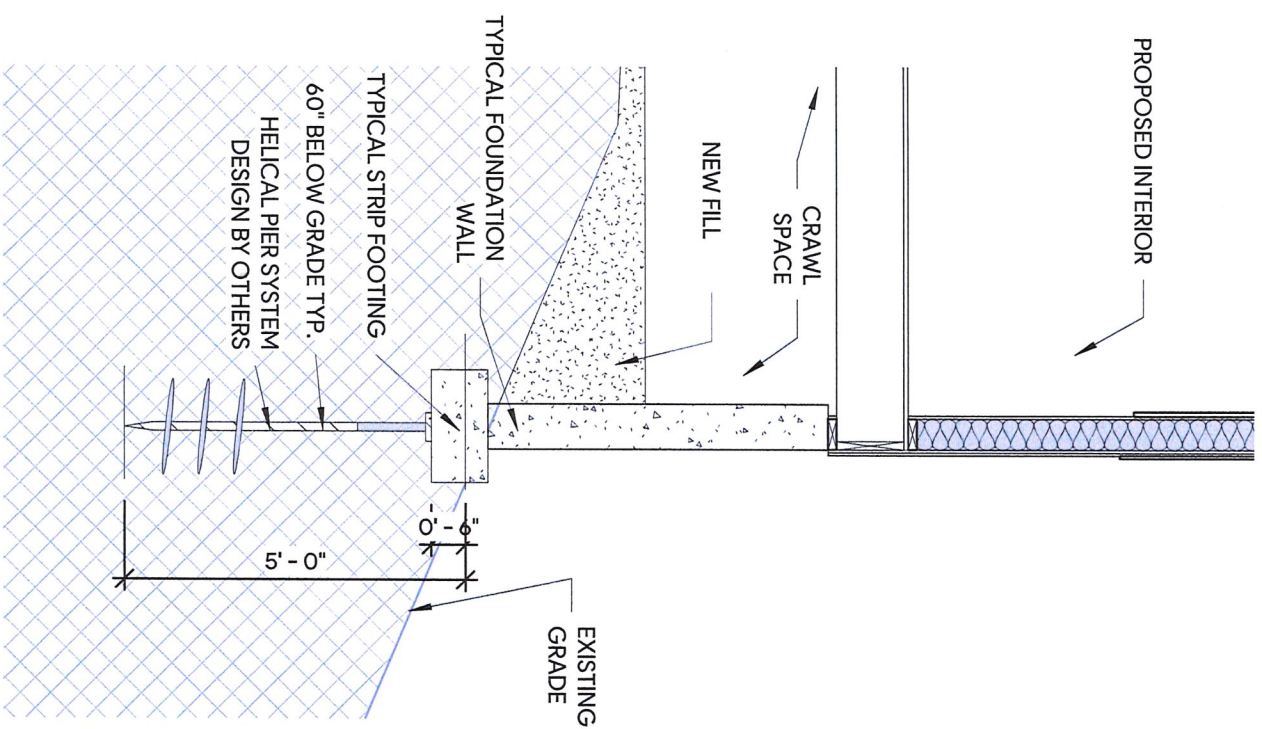
|       |                             |
|-------|-----------------------------|
| 1     | PROPOSED - LOWER FLOOR PLAN |
| X-002 | 1/8" = 1'-0"                |



P.O. BOX 391  
 5411 LAKERS LANE  
 SUITE 204  
 NISSWA, MN 56468  
 PH (218) 232-6031  
 MARKA.DESIGN



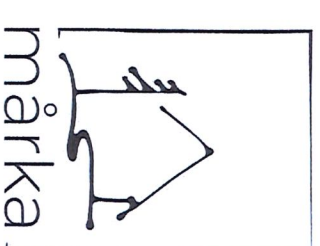
2 GARAGE FOUNDATION  
X-008 3/8" = 1'-0"



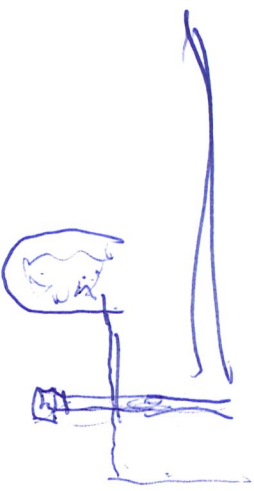
1 ADDITION FOUNDATION  
X-008 3/8" = 1'-0"

|         |                  |
|---------|------------------|
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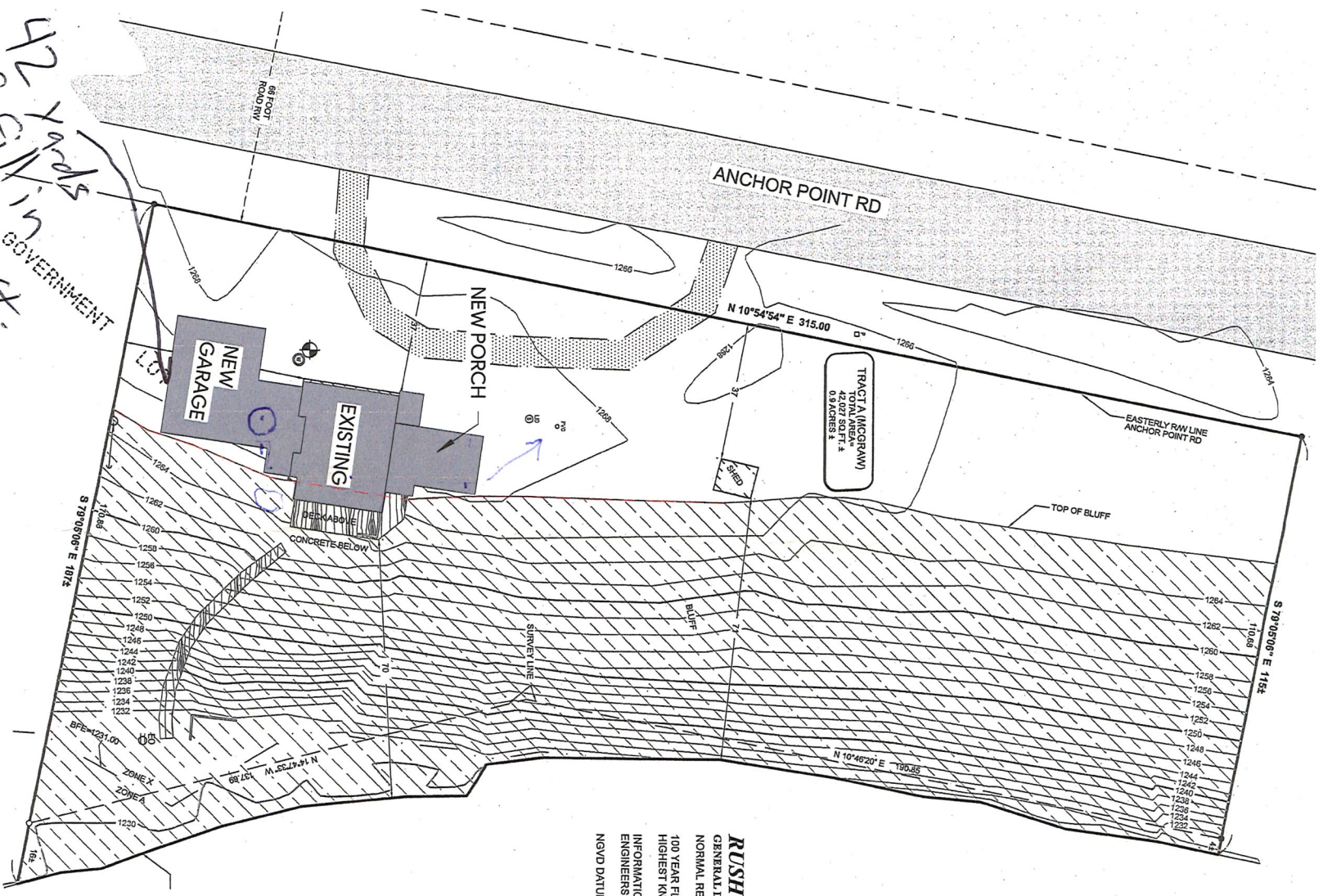
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P.O. BOX 391  
5411 LAKERS LANE  
SUITE 204  
NISSWA, MN 56468  
PH (218) 232-6031  
MARKADDESIGN

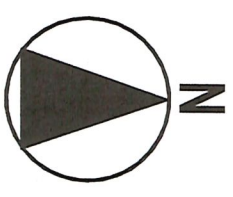


42 Yards  
of City of  
Government  
Impact



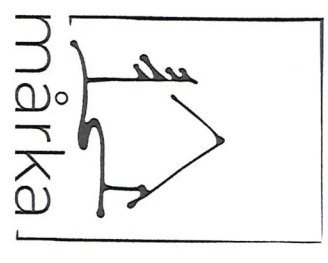
TRACT A (MCGRAW)  
TOTAL AREA =  
0.91 ACRES ±

**RUSH LAKE**  
GENERAL DEVELOPMENT CLASSIFICATION  
NORMAL RESERVOIR POOL ELEVATION = 1228.57  
100 YEAR FLOOD ELEVATION = 1231.00  
HIGHEST KNOWN ELEVATION = 1234.58  
INFORMATION OBTAINED FROM CORPS OF  
ENGINEERS LAKE ELEVATION = 1228.28 ON 10-13-2020  
NGVD DATUM 29



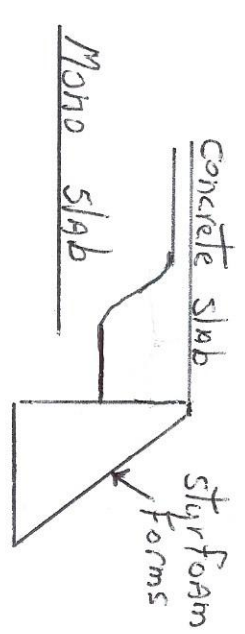
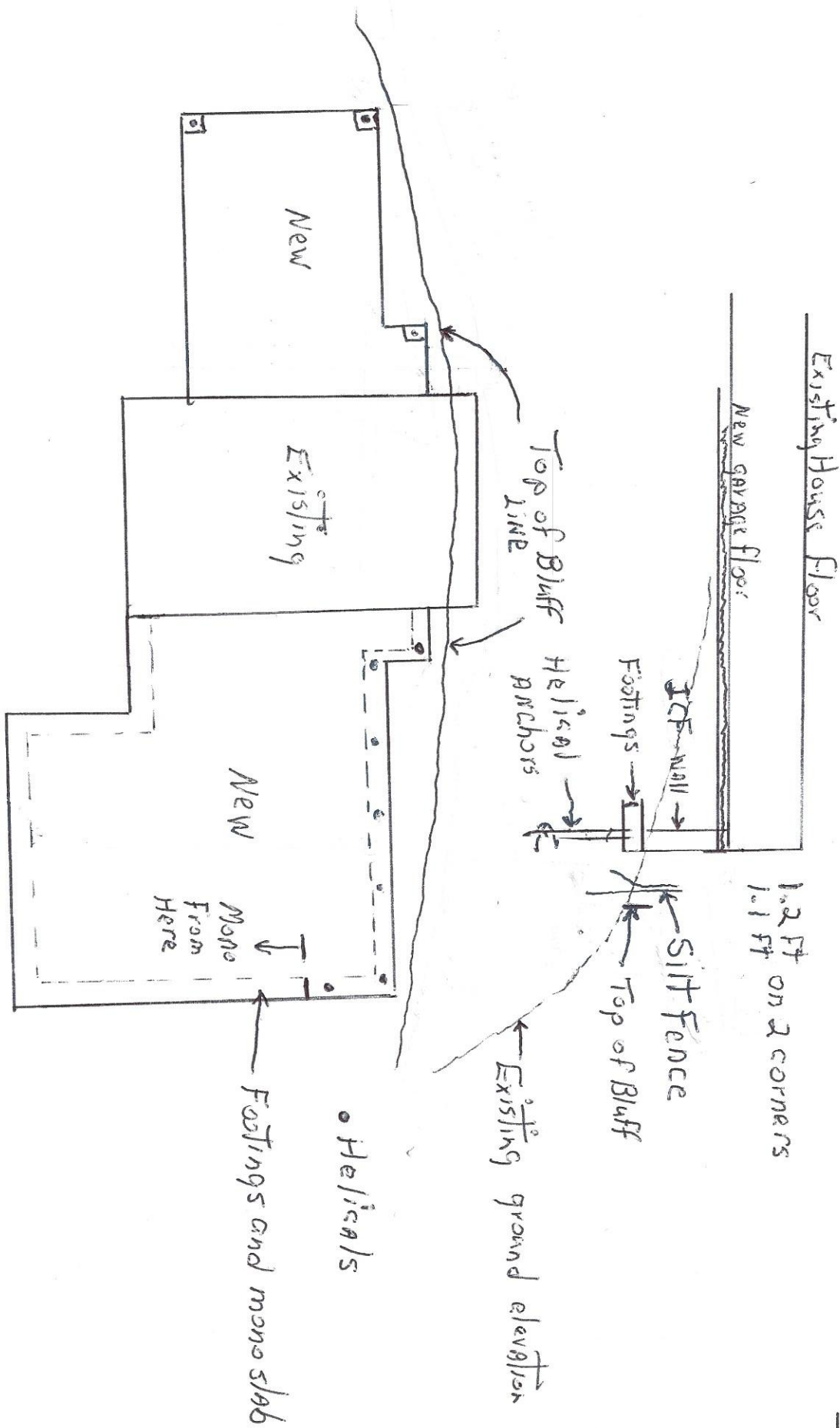
1 SITE PLAN  
X-001 1" = 40'-0"

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DATE 1.26.26  
1/26/2026 11:06:48 AM

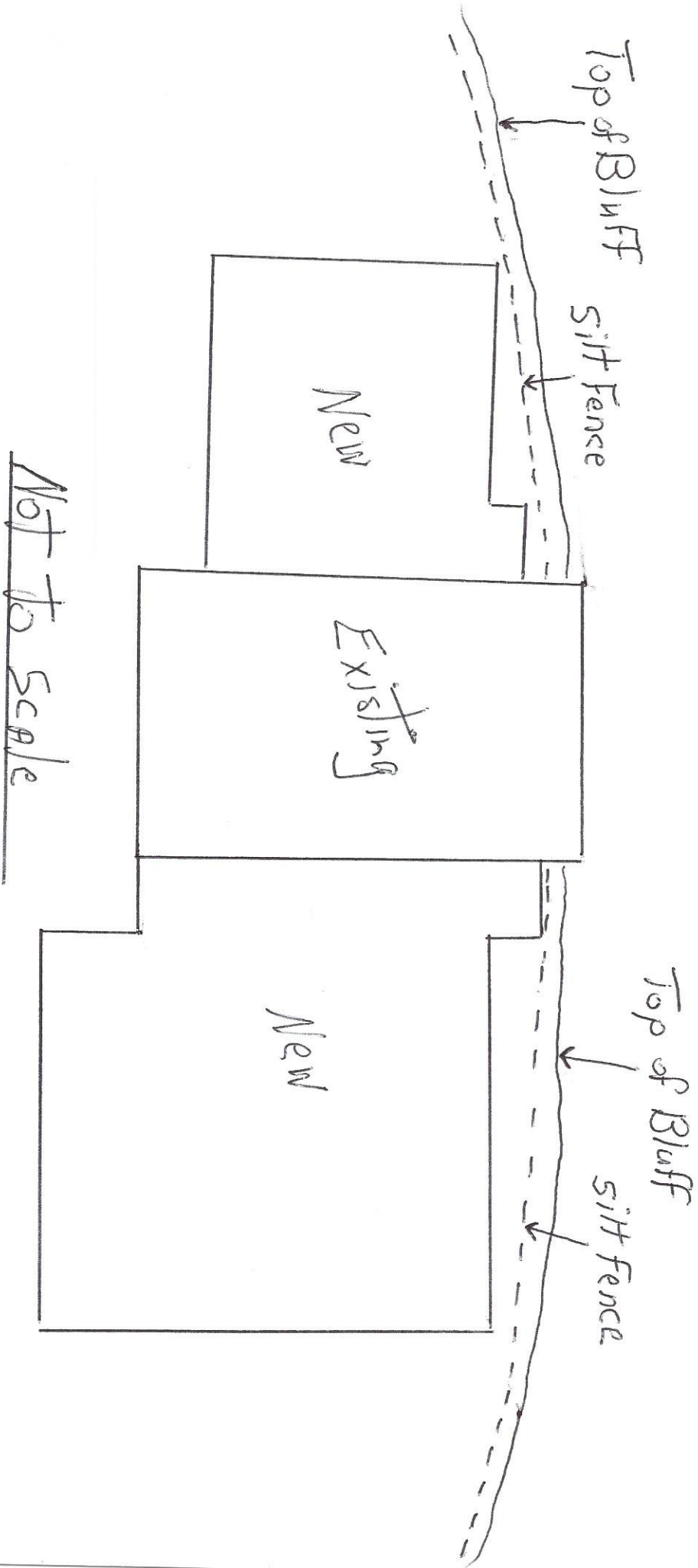


P.O. BOX 391  
54TH LAKERS LANE  
SUITE 204  
NISSWA, MN 56468  
PH (218) 232-6031  
MARKA/DESIGN

# McGraw Foundation plan

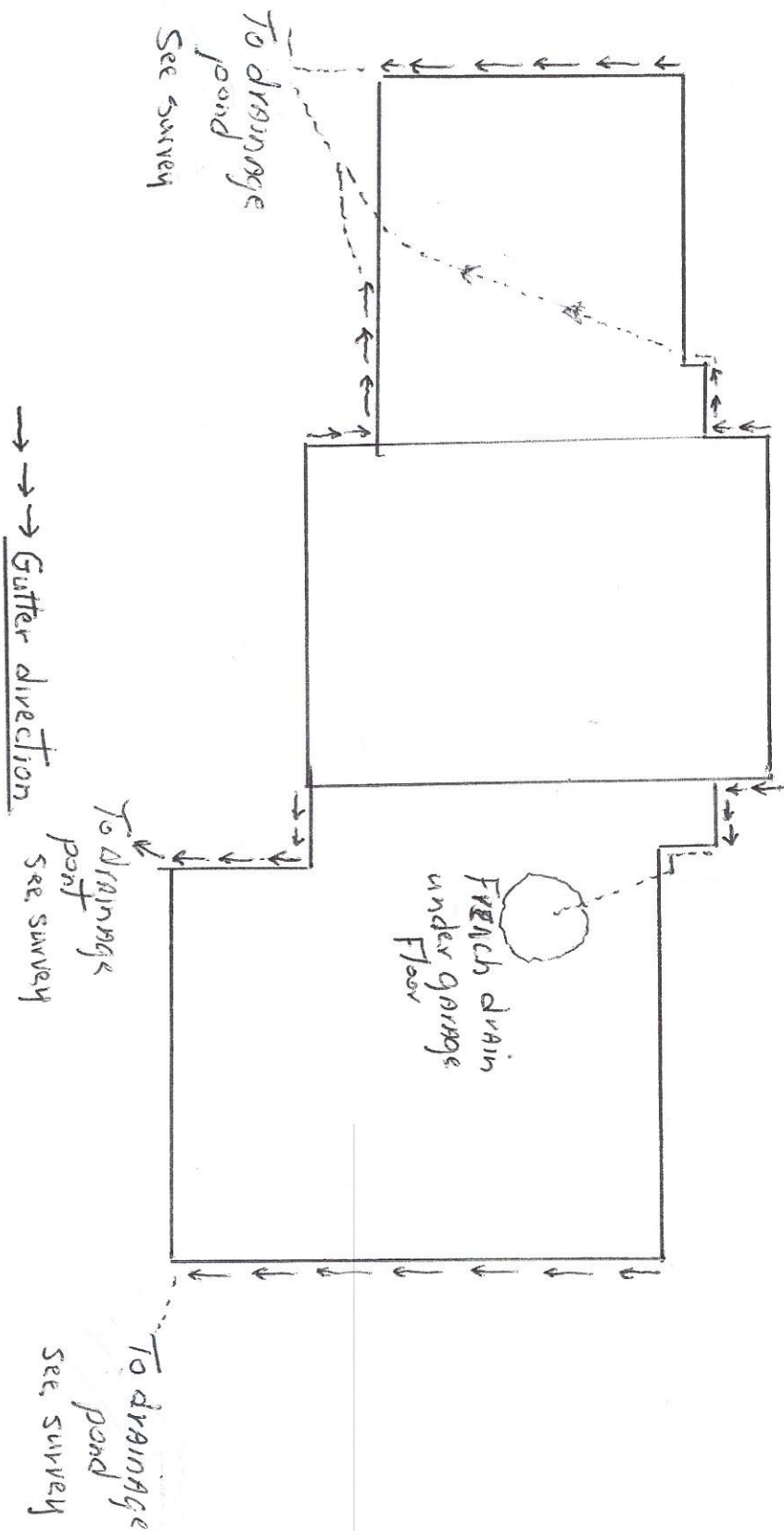


# Silt Fencing diagram



# Gutter Plan

McGraw



This is the only septic area on the property.  
\* Septic Will Need a Variance for the Bluff Setback = < 30'

### Crow Wing County Trench/Seepage Bed Design

Property Owner: Dan McGraw Date: 9/4/2025

Mailing Address: 5801 Lyndale S

City: Minneapolis State: MN Zip: 55419

Home Phone Number: \_\_\_\_\_ Cell: \_\_\_\_\_

Site Address: 12525 Anchor Point Rd

City: Crosslake State: MN Zip: 56442

Driving directions if no address issued: \_\_\_\_\_

Legal Description: That part of Gov Lot 2

Sec: 7 Twp: 137 Range: 27 Twp Name: City of Crosslake

Parcel Number: 14070508

Lake/ River: Rush

Lake/River Classification: GD

#### Flow Data

Number of Bedrooms: 4

Dwelling Classification: I

System Type: I

GPD: 600

| Estimated Flow in Gallons per Day (GPD) |         |          |           |
|---|---------|----------|-----------|
| Bedrooms                                | Class I | Class II | Class III |
| 2                                       | 300     | 225      | 180       |
| 3                                       | 450     | 300      | 218       |
| 4                                       | 600     | 375      | 256       |
| 5                                       | 750     | 450      | 294       |
| 6                                       | 900     | 525      | 332       |
| 7                                       | 1050    | 600      | 370       |
| 8                                       | 1200    | 675      | 408       |

#### Wells

Deep Well: Existing Deep

Shallow Well: None

Wells to be sealed (if applicable)? \_\_\_\_\_

#### Setbacks

Tank(s) to: Well +50'

Drainfield to: Well +50'

Sewer Line to well: < 50'

House +10'

House +20'

Air Test: YES

Property Line +10'

Property Line +10'

Prop Addn. to house.

**Additional System Notes and Information:** 4 bedroom SSTS

Pump, remove existing tank. Install new tank is same location.

New chamber trench drainfield.

Designer Name: Martin Joyce

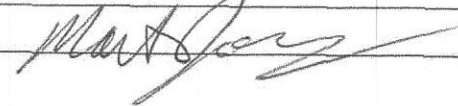
License Number: L2129

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_ Cell: 218-820-2621

E-Mail Address: joycem@brainerd.net

Designer Signature:  Date: 9/4/2025

# Crow Wing County Trench/Seepage Bed Design

Parcel Number: 14070508 Property Owner: Dan McGraw Date: 9/4/2025

## Tank Sizing *Insulate w/ 2" Foam*

- A. Septic Tank Capacity: 2250 Gallons  
 Tank Type: 2 Compartments Filter: No  
 Garbage Disposal/Basement Lift Station: Disposal and Lift
- B. Pump Tank Capacity: \_\_\_\_\_ Gallons (7080.2100)  
 a. Alarm Type: Select One

Designer's Initials: \_\_\_\_\_

| Septic Tank Capacity |         |              |
|----------------------|---------|--------------|
| Bedrooms             | Minimum | GD/BL        |
| 5 or less            | 1,500   | <u>2,500</u> |
| 5 or 6               | 2,000   | 3,000        |
| 8 or 9               | 2,500   | 3,750        |

## Soils

- C. Depth to Restricting Layer: +6 ft.  
 D. Native SSF: 0.83  
 (Perc. Rate [Optional] \_\_\_\_\_ MPI)

| Absorption <u>Width</u> <u>Ratio</u> Table |      |      |
|--|------|------|
| Texture                                    | SSF  | AWR  |
| Sand                                       | 0.83 | 1.00 |
| Fine Sand                                  | 1.67 | 2.00 |
| Sandy Loam                                 | 1.27 | 1.52 |
| Loam                                       | 1.67 | 2.00 |
| Silt Loam                                  | 2.00 | 2.40 |
| Clay Loam                                  | 2.20 | 2.67 |

**\*\*Enter GPD next to the type of system\*\***

## Rock Trenches

- E. 6 in. Trench Depth \_\_\_\_\_ GPD × D = 0.0 sq. ft. Cubic Yards of Rock: 0.0 yds<sup>3</sup>  
 F. 12 in. Trench Depth 600 GPD × D × .8 = 398.4 sq. ft. Cubic Yards of Rock: 22.1 yds<sup>3</sup>  
 G. 18 in. Trench Depth \_\_\_\_\_ GPD × D × .66 = 0.0 sq. ft. Cubic Yards of Rock: 0.0 yds<sup>3</sup>  
 H. 24 in. Trench Depth \_\_\_\_\_ GPD × D × .6 = 0.0 sq. ft. Cubic Yards of Rock: 0.0 yds<sup>3</sup>  
 I. Divide (E-H) by Trench Width for lineal feet: 398.4 ÷ 3 = 132.8

## Chamber Trenches

- J. Brand: Infiltrator Quick 4HC Dimensions of one chamber (L x W): 4.0 ft. × 3.0 ft.  
 K. 6-11 in. Chamber Depth \_\_\_\_\_ GPD × D = 0.0 sq. ft.  
 L. 12 in. Chamber Depth 600 GPD × D × .8 = 398.4 sq. ft.  
 M. Select from (K-L) if installing Chamber Trenches: 398.4  
 N. Divide (M) by Trench Width for lineal feet: 398.4 ÷ 3.0 = 132.8 Lineal Feet  
 O. Total Chambers Needed (**Round Up**): 33.2 Chambers

## Seepage Beds

- P. Seepage Bed \_\_\_\_\_ GPD × D × 1.5 = 0.0 sq. ft.  
 a. Bed Dimensions 1.0 ft. × 0.0 ft.  
 b. Cubic Yards of Rock Bed Length × Bed Width × Rock Depth 1 ft. ÷ 27 = 0.0 yds<sup>3</sup>

## Additional System Notes and Information: 4 bedroom SSTS

Pump, remove existing tank. Install new tank is same location.

New chamber trench drainfield.

Installers choice of rock or chamber trenches. Insulate tank with 2" foam if less than 2' of soil cover.

## Crow Wing County Trench/Seepage Bed Design

Parcel Number: 14070508 Property Owner: Dan McGraw Date: 9/4/2025

### Proposed Site Boring #1

Designer's Initials: \_\_\_\_\_

| Depth (in) | Texture    | Coarse Frag. % | Color    | Structure      | Redox |
|------------|------------|----------------|----------|----------------|-------|
| 0-4        | Sandy Loam | <10%           | 10YR 3/3 | Granular Loose |       |
| 4-12       | Loamy Sand | <10%           | 10YR 5/3 | Granular Loose |       |
| 12-84      | Sand Clean | <10%           | 10YR 5/4 | Granular Loose |       |
|            |            |                |          |                |       |
|            |            |                |          |                |       |

### Proposed site Boring #2

| Depth (in) | Texture    | Coarse Frag. % | Color    | Structure      | Redox |
|------------|------------|----------------|----------|----------------|-------|
| 0-6        | SL         | <10%           | 10YR 3/3 | Granular Loose |       |
| 6-14       | LS         | <10%           | 10YR 4/4 | Granular Loose |       |
| 14-36      | Sand       | <10%           | 10YR 4/4 | Granular Loose |       |
| 36-72      | Clean Sand | <10%           | 10YR 5/4 | Granular Loose |       |
|            |            |                |          |                |       |

### Alternate Site Boring #1

| Depth (in) | Texture | Coarse Frag. % | Color | Structure | Redox |
|------------|---------|----------------|-------|-----------|-------|
|            |         |                |       |           |       |
|            |         |                |       |           |       |
|            |         |                |       |           |       |
|            |         |                |       |           |       |
|            |         |                |       |           |       |

### Alternate Site Boring #2

| Depth (in) | Texture | Coarse Frag. % | Color | Structure | Redox |
|------------|---------|----------------|-------|-----------|-------|
|            |         |                |       |           |       |
|            |         |                |       |           |       |
|            |         |                |       |           |       |
|            |         |                |       |           |       |
|            |         |                |       |           |       |

### Soil Sizing Factors/Hydraulic Loading Rates

| Perc. Rate | Texture     | SSF  | HLR  | Perc. Rate | Texture   | SSF  | HLR  |
|------------|-------------|------|------|------------|-----------|------|------|
| <0.1       | Coarse Sand |      |      | 16 to 30   | Loam      | 1.67 | 0.60 |
| 0.1 to 5   | Sand        | 0.83 | 1.20 | 31 to 45   | Silt Loam | 2.00 | 0.50 |
| 0.1 to 5   | Fine Sand   | 1.67 | 0.60 | 46 to 60   | Clay Loam | 2.20 | 0.45 |
| 6 to 15    | Sandy Loam  | 1.27 | 0.78 | > 60       | Clay Loam | **** | 0.24 |

### Description of Soil Treatment Areas

|                       | Proposed Site     |                   | Alternate Site     |               |
|-----------------------|-------------------|-------------------|--------------------|---------------|
|                       | Disturbed Areas?  | NO                |                    | NO            |
| Compacted Areas?      | NO                |                   | NO                 |               |
| Flooding Potential?   | NO                |                   | NO                 |               |
| Run-on Potential?     | NO                |                   | NO                 |               |
| Limiting Layer Depth  | Proposed #1: +72" | Proposed #2: +72" | Alternate #1: +72" | Alternate #2: |
| Slope % and Direction | 1% West           |                   |                    |               |
| Landscape Position    | Summit            |                   |                    |               |
| Vegetation Types      | Wooded            |                   |                    |               |
| Soil Texture          | Sand              |                   |                    |               |
| Soil Sizing Factor    | .83               |                   |                    |               |

512952

County Crow Wing  
 Quad Lower  
 Quad ID 231B

MINNESOTA DEPARTMENT OF HEALTH  
**WELL AND BORING REPORT**  
 Minnesota Statutes Chapter 1031

Entry Date 07/06/1994  
 Update Date 03/10/2014  
 Received Date

|   |  |                    |                           |                             |  |   |  |
|---|--|--------------------|---------------------------|-----------------------------|--|---|--|
| <b>Well Name</b><br>MCGRAW, DAN         | <b>Township</b><br>137   | <b>Range</b><br>27 | <b>Dir Section</b><br>W 7 | <b>Subsection</b><br>ACADCB | <b>Well Depth</b><br>108 ft.   | <b>Depth Completed</b><br>108 ft.                     | <b>Date Well Completed</b><br>05/09/1993 |
| <b>Elevation</b><br>1263                | <b>Elev. Method</b><br>7.5 minute topographic map (+/- 5 feet) |                    |                           |                             | <b>Drill Method</b><br>Non-specified Rotary  | <b>Drill Fluid</b><br>Bentonite                       |  |
| <b>Address</b>                          |  |                    |                           |                             | <b>Use</b><br>domestic   | <b>Status</b><br>Active                               |  |
| Well ANCHOR PT RD CROSSLAKE MN 56442    |  |                    |                           |                             | <b>Well Hydrofractured?</b><br>Yes <input type="checkbox"/> No <input type="checkbox"/> From To  |   |  |
| Contact 6525 TINGDALE AV EDINA MN 55436 |  |                    |                           |                             | <b>Casing Type</b><br>Single casing Joint  |   |  |
| <b>Stratigraphy Information</b>         |  |                    |                           |                             | <b>Drive Shoe?</b><br>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Above/Below  |   |  |
| <b>Geological Material</b>              |  | <b>From</b>        | <b>To (ft.)</b>           | <b>Color</b>                | <b>Hardness</b>  | <b>Casing Diameter</b><br>4 in. To 104 ft. 2 lbs./ft. |  |
| TOP                                     |  | 0                  | 2                         |                             |  | <b>Hole Diameter</b><br>4 in. To 108 ft.              |  |
| SAND                                    |  | 2                  | 48                        |                             |  |   |  |
| SAND/CLAY                               |  | 48                 | 70                        | GRAY                        |  |   |  |
| CLAY                                    |  | 70                 | 99                        | RED                         |  |   |  |
| SAND                                    |  | 99                 | 108                       |                             |  |   |  |
|   |  |                    |                           |                             | <b>Open Hole</b><br>From ft. To ft.  |   |  |
|   |  |                    |                           |                             | <b>Screen?</b> <input checked="" type="checkbox"/> <b>Type</b> <b>Make</b> HOWARD SMITH  |   |  |
|   |  |                    |                           |                             | Diameter Slot/Gauze Length Set   |   |  |
|   |  |                    |                           |                             | 4 in. 12 4 ft. 104 ft. 108 ft.   |   |  |
|   |  |                    |                           |                             | <b>Static Water Level</b>  |   |  |
|   |  |                    |                           |                             | 40 ft. land surface Measure 05/09/1993   |   |  |
|   |  |                    |                           |                             | <b>Pumping Level (below land surface)</b>  |   |  |
|   |  |                    |                           |                             | 108 ft. 2 hrs. Pumping at 15 g.p.m.  |   |  |
|   |  |                    |                           |                             | <b>Wellhead Completion</b>   |   |  |
|   |  |                    |                           |                             | Pitless adapter manufacturer MONITOR Model BULLDOG   |   |  |
|   |  |                    |                           |                             | <input type="checkbox"/> Casing Protection <input type="checkbox"/> 12 in. above grade   |   |  |
|   |  |                    |                           |                             | <input type="checkbox"/> At-grade (Environmental Wells and Borings ONLY)   |   |  |
|   |  |                    |                           |                             | <b>Grouting Information</b> Well Grouted? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Specified |   |  |
|   |  |                    |                           |                             | Material Amount From To  |   |  |
|   |  |                    |                           |                             | neat cement 5 Sacks 10 ft. 30 ft.  |   |  |
|   |  |                    |                           |                             | <b>Nearest Known Source of Contamination</b>   |   |  |
|   |  |                    |                           |                             | 30 feet East Direction Septic tank/drain field Type  |   |  |
|   |  |                    |                           |                             | Well disinfected upon completion? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  |   |  |
|   |  |                    |                           |                             | <b>Pump</b> <input type="checkbox"/> Not Installed Date Installed 05/09/1993   |   |  |
|   |  |                    |                           |                             | Manufacturer's name STA-RITE   |   |  |
|   |  |                    |                           |                             | Model Number 10P4CO2T HP 0.5 Volt 230  |   |  |
|   |  |                    |                           |                             | Length of drop pipe ft Capacity 10 g.p. Typ Submersible  |   |  |
|   |  |                    |                           |                             | <b>Abandoned</b>   |   |  |
|   |  |                    |                           |                             | Does property have any not in use and not sealed well(s)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                        |   |  |
|   |  |                    |                           |                             | <b>Variance</b>  |   |  |
|   |  |                    |                           |                             | Was a variance granted from the MDH for this well? <input type="checkbox"/> Yes <input type="checkbox"/> No  |   |  |
|   |  |                    |                           |                             | <b>Miscellaneous</b>   |   |  |
|   |  |                    |                           |                             | First Bedrock Aquifer Quat. buried   |   |  |
|   |  |                    |                           |                             | Last Strat sand Depth to Bedrock ft  |   |  |
|   |  |                    |                           |                             | Located by Crow Wing Cty. Planning & Zoning  |   |  |
|   |  |                    |                           |                             | Locate Method Digitization (Screen) - Map (1:24,000) (15 meters or   |   |  |
|   |  |                    |                           |                             | System UTM - NAD83, Zone 15, Meters X 412795 Y 5172308   |   |  |
|   |  |                    |                           |                             | Unique Number Verification Tag on well Input Date 07/30/1999   |   |  |
|   |  |                    |                           |                             | <b>Angled Drill Hole</b>   |   |  |
|   |  |                    |                           |                             | <b>Well Contractor</b>   |   |  |
|   |  |                    |                           |                             | Fluegge Well Co. 77595 FLUEGGE, D.   |   |  |
|   |  |                    |                           |                             | Licensee Business Lic. or Reg. No. Name of Driller   |   |  |

# Martin Joyce Septic Service, Inc.

27604 County Road 3, Merrifield, MN 56465

## Septic System Management Plan

Property Owner: Dan McGraw

Phone: \_\_\_\_\_

Date: 9/4/2025

Mailing Address: 5801 Lyndale S, Minneapolis, MN 55419

Site Address: 12525 Anchor Point Rd, Crosslake, MN 56442

This management plan will identify the operation and maintenance activities necessary to ensure long-term performance of your septic system. Some of these activities must be performed by you, the homeowner. Other tasks must be performed by a licensed septic service provider.

System Designer: check every \_\_\_\_\_ months  
Local Government: check every \_\_\_\_\_ months  
State Requirement: check every 36 months

My system needs to be checked  
every 36 months

### Homeowner Management Tasks (performed monthly unless otherwise stated)

*Leaks* - Check (look,listen) for leaks in toilets and dripping faucets. Repair leaks promptly

*Surfacing sewage* - Regularly check for wet or spongy soil around your soil treatment area.

*Effluent filter* - *Inspect and clean twice a year or more*

*Alarms* - Alarm signal when there is a problem: contact Service Provider any time an alarm signals

*Event counter or water meter* - Monitor your average daily water use (if it applies)

### Professional Management Tasks

Check and clean the in-tank effluent filter

Check the sludge/scum layer levels in all septic tanks

Recommend if tank should be pumped

Pump all compartments of septic tank at least every 36 months

Check inlet and outlet baffles

Clean drainfield laterals (if it applies)

Check the drain field effluent levels in the rock layer

Check the pump and alarm system functions (if it applies)

Check wiring for corrosion and function (if it applies)

Check dissolved oxygen and effluent temperature in tank

Provide home owner with list of results and any action to be taken

Replacement system for this residence, a secondary site has not been identified.

" I understand it is my responsibility to properly operate and maintain the sewage treatment system on this property, utilizing the Management Plan. If requirements in this Management Plan are not met, I will promptly notify the permitting authority and take necessary corrective actions. If I have a new system, I agree to adequately protect the reserve area for future use as a soil treatment system."

Property Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Designer Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Permitting Authority Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Map Unit Description (MN)

Crow Wing County, Minnesota

[Data apply to the entire extent of the map unit within the survey area. Map unit and soil properties for a specific parcel of land may vary somewhat and should be determined by onsite investigation]

### D78B--Graycalm-Grayling-Meehan complex, 1 to 8 percent slopes

#### Graycalm

*Extent:* 15 to 50 percent of the unit  
*Landform(s):* rises on outwash plains  
*Slope gradient:* 2 to 8 percent  
*Parent material:* outwash  
*Restrictive feature(s):* greater than 60 inches  
*Flooding:* none  
*Ponding:* none  
*Drainage class:* somewhat excessively drained

*Soil loss tolerance (T factor):* 5  
*Wind erodibility group (WEG):* 2  
*Wind erodibility index (WEI):* 134  
*Kw factor (surface layer)* .15  
*Land capability, nonirrigated* 4s  
*Hydric soil:* no  
*Hydrologic group:* A  
*Potential for frost action:* low

| <i>Representative soil profile:</i> | <i>Texture</i> | <i>Permeability</i> | <i>Available water capacity</i> | <i>pH</i>  |
|-------------------------------------|----------------|---------------------|---------------------------------|------------|
| A -- 0 to 4 in                      | Loamy sand     | rapid               | 0.35 to 0.43 in                 | 4.5 to 5.5 |
| Bw1 -- 4 to 20 in                   | Loamy sand     | rapid               | 1.29 to 1.61 in                 | 5.0 to 6.0 |
| Bw2 -- 20 to 31 in                  | Sand           | rapid               | 0.44 to 0.66 in                 | 5.0 to 6.0 |
| E and Bt -- 31 to 79 in             | Sand           | rapid               | 2.38 to 3.81 in                 | 5.5 to 6.5 |

#### Meehan

*Extent:* 23 to 35 percent of the unit  
*Landform(s):* rises on outwash plains  
*Slope gradient:* 1 to 3 percent  
*Parent material:* outwash  
*Restrictive feature(s):* greater than 60 inches  
*Flooding:* none  
*Ponding:* none  
*Drainage class:* somewhat poorly drained

*Soil loss tolerance (T factor):* 5  
*Wind erodibility group (WEG):* 2  
*Wind erodibility index (WEI):* 134  
*Kw factor (surface layer)* .10  
*Land capability, nonirrigated* 4w  
*Hydric soil:* no  
*Hydrologic group:* A/D  
*Potential for frost action:* low

| <i>Representative soil profile:</i> | <i>Texture</i> | <i>Permeability</i> | <i>Available water capacity</i> | <i>pH</i>  |
|-------------------------------------|----------------|---------------------|---------------------------------|------------|
| A -- 0 to 7 in                      | Loamy sand     | rapid               | 0.71 to 0.85 in                 | 3.5 to 7.3 |
| Bw -- 7 to 28 in                    | Sand           | very rapid          | 1.25 to 2.30 in                 | 3.5 to 6.5 |
| C -- 28 to 79 in                    | Coarse sand    | very rapid          | 1.02 to 3.56 in                 | 3.5 to 7.3 |

## Map Unit Description (MN)

Crow Wing County, Minnesota

### D78B--Graycalm-Grayling-Meehan complex, 1 to 8 percent slopes

#### Grayling

*Extent:* 25 to 40 percent of the unit

*Landform(s):* rises on outwash plains

*Slope gradient:* 2 to 8 percent

*Parent material:* outwash

*Restrictive feature(s):* greater than 60 inches

*Flooding:* none

*Ponding:* none

*Drainage class:* excessively drained

*Soil loss tolerance (T factor):* 5

*Wind erodibility group (WEG):* 2

*Wind erodibility index (WEI):* 134

*Kw factor (surface layer)* .20

*Land capability, nonirrigated* 4s

*Hydric soil:* no

*Hydrologic group:* A

*Potential for frost action:* low

| <i>Representative soil profile:</i> |             |            | <i>Texture</i> | <i>Permeability</i> | <i>Available water capacity</i> | <i>pH</i>  |
|-------------------------------------|-------------|------------|----------------|---------------------|---------------------------------|------------|
| A --                                | 0 to 8 in   | Loamy sand |                | rapid               | 0.63 to 0.87 in                 | 5.1 to 6.5 |
| Bw --                               | 8 to 47 in  | Sand       |                | rapid               | 1.95 to 4.29 in                 | 5.1 to 6.5 |
| BC --                               | 47 to 79 in | Sand       |                | rapid               | 1.59 to 2.23 in                 | 5.1 to 6.5 |

This report provides a semitabular listing of some soil and site properties and interpretations that are valuable in communicating the concept of a map unit. The report also provides easy access to the commonly used conservation planning information in one place. The major soil components in each map unit are displayed. Minor components may be displayed if they are included in the database and are selected at the time the report is generated.



These data are provided on an "AS-IS" basis, without warranty of any type, expressed or implied, including but not limited to any warranty as to their performance, merchantability, or fitness for any particular purpose.

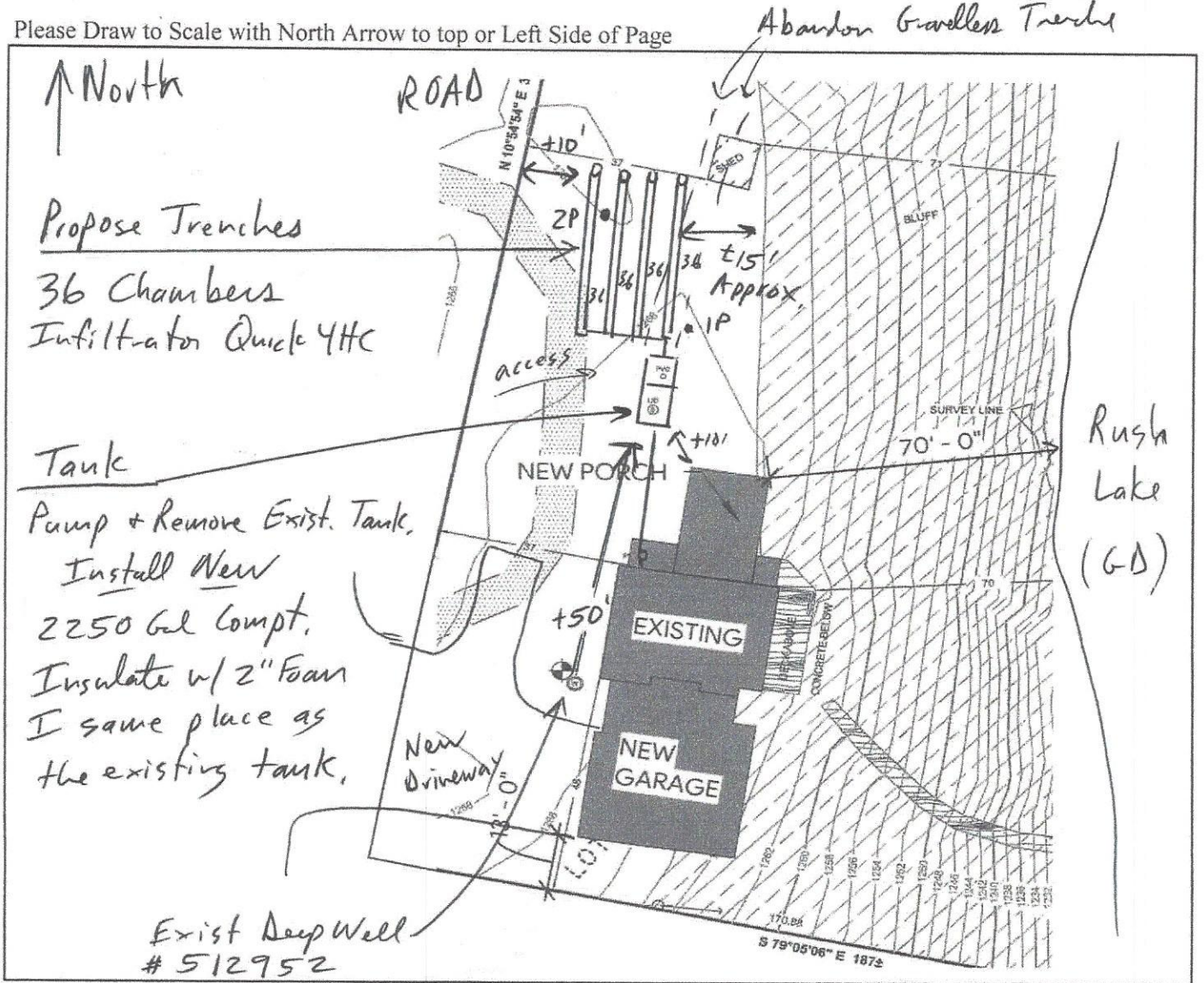
Dan McGraw

Date: 9/5/2025 Time: 8:41 AM

# Crow Wing County Trench/Pressure Bed Design

Property Owner: Dan McGraw Date: 9/4/2025  
 Site Address: 12525 Anchor Point Rd, Crosslake, MN 56442 Re Code: 14070508

Please Draw to Scale with North Arrow to top or Left Side of Page



**Please show all that apply (Existing or Proposed):**

- |   |                           |                                   |
|---|---------------------------|-----------------------------------|
| Wells within 100 ft. of a Drainfield      | Disturbed/Compacted Areas | Access Route for Tank Maintenance |
| Water lines within 10 ft. of a Drainfield | Component Location        | Property Lines                    |
| Drainfield Areas                          | OHW                       | Structures                        |
| Boring Locations                          | Lot Easements             | Setbacks                          |

**Elevations:**

- |                                   |                              |
|-----------------------------------|------------------------------|
| Benchmark Elevation:              | Pump Elevation:              |
| Elevation of Sewer Line at House: | Pump Discharge Elevation:    |
| Tank Inlet Elevation:             | Restricting Layer Elevation: |
| Drainfield Elevation:             |                              |

Designer Signature: *Dan McGraw* License Number: L2129  
 Date: 9/4/2025

Jacob Frie  
MN DNR – Division of Ecological and Water Resources  
1601 Minnesota Drive  
Brainerd, MN 56401

January 14, 2026

SENT VIA EMAIL

Jody Grund  
Zoning Director - City of Crosslake  
13888 Daggett Bay Road  
Crosslake, MN 56442

**RE: McGraw property Variance Requests; Rush Lake (DOW# 18031100); Crow Wing County**

Jody Grund:

The DNR offers the following comments on the McGraw property variance requests to construct:

- A 388 sq. foot porch in the bluff and bluff impact zone with 13 square feet in the bluff
- A 1,136 sq. foot garage and second story living in the bluff and bluff impact zone with 261 square feet in the bluff, and
- Dirt moving in the bluff and bluff impact zone.

Although there are also other variance requests listed in the official public notice, the DNR's comments are limited to the above specific variance requests.

On December 29, 2025, I personally visited the subject property with Zoning Director Jody Grund. Based on my review of the City's Ordinance, site visit information, the variance application packet including COS, and analyzing statutory criteria for variance approvals, **the DNR recommends denial of all the above variance requests as written, and at a minimum no dirt moving or structures should be located within the bluff itself.** Specifically:

- Granting the variances would be inconsistent with the City of Crosslake's Shoreland Ordinance, wherein Section 26-280, the purpose of the Shoreland District is 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 water and related land resources." Development, vegetation removal, and land disturbances within the bluff itself or in the bluff impact zone commonly leads to slope erosion and failure. When this happens, habitat and water quality are at high risk due to siltation, higher turbidity, and nutrient loading. The remaining bluff is then left in a more vulnerable state into the future. The public values of bluffs also involves a visual quality component and the placement of structures,

vegetation removal, and grading in high sight-line areas of the lake degrades those benefits for lake recreation use.

- There are no unique circumstances to the property not created by the property owner. After reviewing the certificate of survey and performing an on-site visit to the property, it is clear there are locations in the rear lot zone (towards the road right-of-way) that offer suitable alternatives for the construction of an addition/garage and porch. The south side of the property includes a level surface with no SSTS obstructions or adverse grades which would prevent the proposed garage/addition to be slid backwards to avoid direct impacts within the bluff. This may mean re-designing the configuration or reducing the footprint of the addition.. The north side of the property includes the obstacle of a proposed new septic system for which a 10-foot setback to the septic tank must be met, but there still appears to be ample room for the porch to be slid back towards the road right-of-way and still meet the 10-foot SSTS setback. Sliding both proposed structures back towards the road right of way would therefore eliminate any grading within the bluff and further prevent intensive vegetation removal in the bluff as well. It may also result in the removal of a variance for lake setback as it will be at a greater distance than currently proposed.

If the above variances are modified and considered for approval at a reduced “bluff impact zone” distance as an alternative, we recommend the following conditions be added to the approvals:

1. No dirt moving associated with footings construction, general landscaping, or stormwater plan features shall be conducted within the actual bluff itself, as shown on the COS dated 11/13/2025
2. The top of bluff must be clearly staked out and labeled prior to the start of construction for the project. Temporary Best Management Practices (BMPs) must be installed at least at the top of the bluff to prevent stormwater runoff associated with construction from traveling down-hill.
3. A stormwater management plan treating all impervious surfaces on the property must be submitted for City staff approval at the time of land use permit application, and implemented by project completed or permit expiration, whichever comes first. No storm water management retention/features may be constructed/placed within the bluff itself, including “french drains.”
4. No natural vegetation (i.e., trees/shrubs/plants) may be removed within the bluff and bluff impact zone unless removal occurs where a proposed structure is to be placed.

Thank you for the opportunity to comment on these variance requests. Please notify this office within 10 days following the Board’s Decision. Should you have any questions or comments regarding the DNR’s comments, please contact me at my information below.

Sincerely,

**Jacob Frie**

Area Hydrologist | Division of Ecological and Water Resources  
Minnesota Department of Natural Resources  
1601 Minnesota Drive  
Brainerd, MN, 56401

Phone: 218-203-4367

Email: [Jacob.frie@state.mn.us](mailto:Jacob.frie@state.mn.us)

[mndnr.gov](http://mndnr.gov)

Attachments: *(1) McGraw Bluff Site Photos, (2), McGraw PC-BOA meeting notice*

CC:

*Dan Petrik – DNR Shoreland Program Manager*

*Darrin Hoverson – DNR District Manager*

Site photos taken on 12/29/2025 by Jodi Grund (City of Crosslake), with Jake Frie (DNR) in attendance



North side of house, facing lake



South side of house, facing lake



North side of house, facing south



South side of house, facing north



North side of house, facing lake



South side of house, facing lake



South side of house, facing north



On Mar 6, 2026, at 8:54 AM, Jody Grund <jgrund@cityofcrosslake.gov> wrote:

Good morning Ryan,

I was thinking about the McGraw project and thought it would be smart to run this by the DNR Hydrologist to get his feedback on using Helical piles and being a foot from the top of the bluff. If you want me to do that, send me the survey and any information on the helical system you plan on using and how it will not disturb the bluff.

Thank you,

Jody Grund  
Planning and Zoning Director  
Crosslake  
218-692-9805

<Outlook-jsee0g2q.png>

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**From:** Jody Grund <jgrund@cityofcrosslake.gov>  
**Sent:** Tuesday, March 10, 2026 9:52 AM  
**To:** Ryan Schultz <rrschultz@tds.net>  
**Subject:** Re: McGraw Project

Good morning Ryan,

Ron stopped in and dropped off the variance application, so you will be on the April 23–24 meeting agenda.

I do want to note a few items the commission may ask about so you can be prepared. One concern may be why the structure was not moved back farther from the bluff. I would recommend being very detailed in explaining how the helical piles will stabilize the bluff without disturbing it.

It may also help to provide an engineered erosion control plan showing that silt fence will not be trenched into the bluff area. Additionally, reiterating that no trees or vegetation will be altered could be important. If you are able to include a professional stormwater management plan demonstrating that water quality will be improved and not negatively impacted, that may also address potential concerns.

As you know, I remain impartial and do not determine the outcome of the variance request. I simply want to point out some areas the commission may raise so you have the opportunity to address them in advance.

Thank you,

Jody Grund  
Planning and Zoning Director  
Crosslake  
218-692-9805



**From:** [Cheryl Stuckmayer](mailto:Cheryl.Stuckmayer@tds.net)  
**To:** ["rrschultz@tds.net"](mailto:rerschultz@tds.net)  
**Cc:** ["Cindy"](mailto:Cindy); [Jody Grund](mailto:Jody.Grund@tds.net)  
**Subject:** McGraw  
**Date:** Thursday, March 12, 2026 11:49:00 AM

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Good morning,

Ryan, I did leave a message for a return call yesterday. I was not sure if you were maybe on spring break with your family, so here is an email.

First I would like to state, as clarification, a bluff property brings a lot to consider to the table. The surveys are always very busy when building so close to a bluff. It takes more time on the city side to do our best for both the owner/representative and the commissioners to get a full detail picture for a motion to be made.

I have included Cindy and Jody on this email. I am reaching out on the McGraw variance request. I took a look at the application packet and survey. Just a few items of clarification:

1. The last variance application had a septic design. I did not receive a septic design with this submittal. If you are doing any septic work with this project could you please email me the design. I believe Cindy would need the design as well to note the TBR of the old parts of the current system. As well as to add the new design system items with all the setbacks from the dwelling, ROW, bluff and lake. This will give me the detail I will need for any variances you are looking for pertaining to septic system items.
2. I see on the survey there are stairs coming off of the existing deck in the bluff. The ordinance allows a 4 foot stairway with landing that must not exceed 32 sf in area and be integral to the function of the stairway and not constitute a deck. Please put a "call out" or add a note, indicating the maximum sq foot of the landing and the maximum width of the stairway. (it appears the landing maybe 34 sf on the survey???? Can't really tell 8.5 x?)
3. Please list a lake setback for the proposed porch
4. I am looking at the old survey and the new one. Cindy just asking for clarification or a second look, that the stairway/landing lake setback indicated on the survey is the closest area to the lake. Now says 72' if I am reading it correctly.
5. I could use some clarification on the "proposed covered entry 30 sq. ft." indicated on the survey. I am not understanding the dimensions on the survey of the porch area versus the 30 sf call out.
6. Another clarification Cindy, on the impervious concrete-existing is 752 sf, proposed is 274 sf difference of 478 sf. I see labeled on the northern side concrete TBR (I believe it to be a walkway/stairway). Is that the area totaling the 478 sf?

Thank you for your patience in answering the above items for my clarification and variance needs. I will apologize up front, if I have missed or interpreted items on the survey. As I stated this is a very busy survey. With that being said, Cindy, I do appreciate all of the time and square foot call outs of each of the proposed sections/items that are being requested. Very detailed and had to be very

time consuming. Sorry to add more time on top of that, but I want to be thorough in asking for all of the variance items that will be needed for the owner's application.

I would like to keep this application moving on schedule for the April meeting. Please email me as to what the time restraints are for the 6 items above and anything that you see that I might have missed. The application was turned in on March 10<sup>th</sup> past the deadline date of March 9<sup>th</sup>. Applications are not considered submitted complete until we have all of the required information (see above).

Respectfully,

**Cheryl**  
**Planner – Zoning Coordinator**

Crosslake Planning and Zoning Department  
13888 Daggett Bay Rd  
Crosslake, MN 56442

Office: (218) 692-2689

Fax: (218) 692-2687

Email: [crosslakepz@cityofcrosslake.gov](mailto:crosslakepz@cityofcrosslake.gov)

Website: [www.cityofcrosslake.org](http://www.cityofcrosslake.org)

Excellent customer service is our top priority. Please let me know if I was helpful!

This e-mail and any attachment is intended to be read only by the intended recipient. This e-mail may be legally privileged or protected from disclosure by law. If you are not the intended recipient, any dissemination of this e-mail or any attachments is strictly prohibited, and you should refrain from reading this e-mail or examining any attachments. If you received this e-mail in error, please notify the sender immediately and delete this e-mail and any attachments. Thank you.



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: 486823 Permit Number: 260017

Property Owner(s): DAN MCGRAW Daniel J. McGraw

Mailing Address: 5801 Lyndale S Mpls MN 55419

Site Address: 12525 Anchor Pt Rd

Phone Number: 218-821-0841

E-Mail Address: rrschultz@tbs.net

Parcel Number(s): 14070508

Legal Description: Part Gov lot 2

Sec 7 Twp 137 Rge 26 [ ] 27 [X] 28 [ ]

Lake/River Name: Rush Lake

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

If yes list Parcel Number(s)

Authorized Agent: R+R Schultz Custom Homes

Agent Address: 8890 Rutger Rd Point Lake Mn 56422

Agent Phone Number: 218-821-0841

**Variations**  
(Check applicable requests)

Lake/River Setback

Road Right-of-Way Setback  
26.2' where 35' is needed

Bluff Setback top  
0.7 where 30' is needed

Side Yard Setback

Wetland Setback

Septic Tank Setback  
In bluff impact zone

Septic Drainfield Setback  
In bluff impact zone

Impervious Coverage

Accessory Structure

Building Height

Patio Size

\_\_\_\_\_

\_\_\_\_\_

Signature of Property Owner(s) [Signature] Date 3-9-26

Signature of Authorized Agent(s) [Signature] Date 3-9-26

- 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: 3.10.2026 Partial submittal  
Application accepted by JG Date 3.16.2026 completed AppLand Use District SD

Lake Class GD Septic: Compliance NA SSTS Design 3.16.2026 Installation reinstall  
Rec'd by email



## 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?

**Defer to the Board of Adjustment**

2. Is the Variance consistent with the Comprehensive Plan?

**Defer to the Board of Adjustment**

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

Why?

**Yes, the property is a lake lot on a corner with two road setbacks. This makes the lot unable to meet the setback requirements. The owner wants to attach a garage, and put a guest cottage above. This will combine the contents of three existing buildings, (two of the buildings are currently located on the road right of way) into one garage. It will also allow the storage of boat trailers inside. Because of the lot building envelope of the property there is no other location available to build a garage without encroaching on the lake or the drain field.**

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

Why?

**Yes, by building this garage it will allow me to remove the three other existing storage buildings, and combine the contents into only one building. Two of the buildings that will be removed are on the current road right of way. The new triple garage will match the three adjacent garage properties of the neighbors. The three neighbors have an attached single garage, a triple garage and an attached four-place garage. By combining the old storage buildings into one attached garage this will maintain the essential character of the neighborhood.**

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

Why?

**Yes, a previous owner built the cabin in the 1940's before the zoning codes or road setbacks existed. As a result the cabin is located and situated in such a way as to make it hard to build an attached garage without locating it closer to the lake or encroaching on both of the road setbacks.**

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

Why?

**Yes, by building a new attached garage I will be able to eliminate the encroachment of the old existing single garage and the metal storage building on Harbor Trail (Rush Lake Avenue) right of way. The new building will need a variance for the road setback, but the new building will be significantly farther away from the current Road than the existing buildings. By placing the attached garage where I propose, it is located as far from the lakeshore as possible. I would much rather encroach on the road setback than build closer to the lakeshore.**



## 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:

*Lot is very small and hard to meet set-backs*

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

Yes  No

Why:

*It will allow us to stay away from bluff*

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

Yes  No

Why:

*This variance is very unique to this property*

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

Yes  No

Why:

*This variance will allow us to stay back of the bluff and closer to road right of way*



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: