

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



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

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

January 23, 2026

9:00 A.M.

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

PUBLIC HEARING NOTICE

Applicant: 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 encroachment of 11.7 feet (ft) where none is allowed for proposed dwelling additions
- Bluff impact zone setback of 0 ft where 30 ft is required to proposed dwelling additions
- Bluff impact zone setback of 0 ft where 30 ft is required for the proposed septic system
- Lake setback of 70 ft where 75 ft is required to proposed dwelling additions
- Dirt moving in the bluff & 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:

- 388 square foot porch in the bluff & bluff impact zone with 13 square feet to be in the bluff
- 55.7 approximate square foot covered entry in the bluff impact zone
- 1136 square foot garage and second story living in the bluff & bluff impact zone with 261 square feet to be in the bluff
- Septic system proposed to be in the bluff impact zone

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: Daniel J McGraw

Parcel Number(s): 14070508

Application Submitted: December 1, 2025

Action Deadline: January 30, 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

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Current Zoning: Shoreland District

Existing Impervious Coverage:

6.1%

Proposed Impervious Coverage:

10.5%

- A stormwater management plan was submitted with the variance application
- A 4-bedroom septic design dated 9-4-2025 was submitted with 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-currently 2-bedroom system-1000 Sather tank

Agencies Notified and Responses Received:

County Highway Dept: N/A

DNR: Comment(s) received

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:

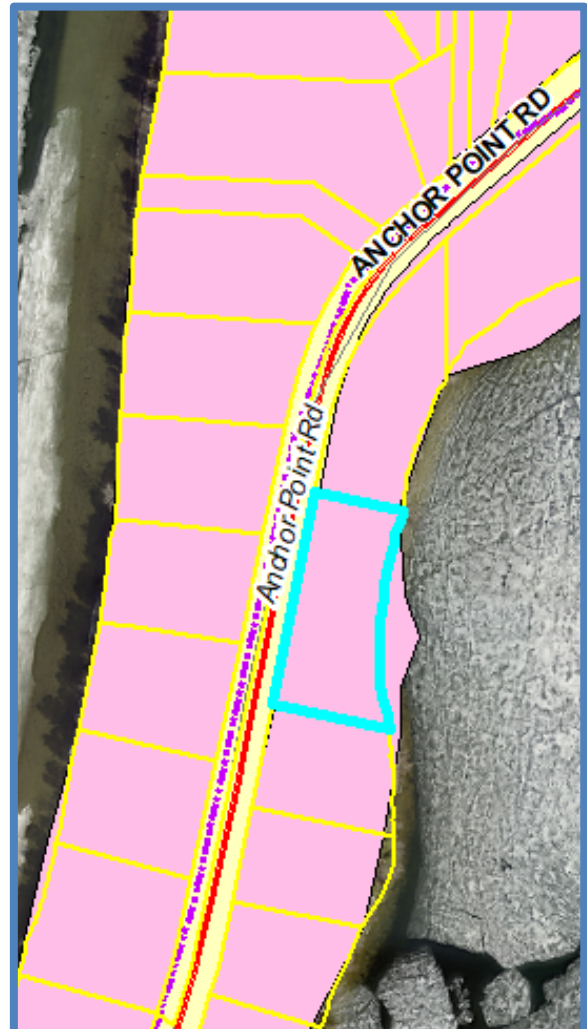
To approve/table/deny the variance to allow:

- Bluff encroachment of 11.7 feet (ft) where none is allowed for proposed dwelling additions
- Bluff impact zone setback of 0 ft where 30 ft is required to proposed dwelling additions
- Bluff impact zone setback of 0 ft where 30 ft is required for the proposed septic system
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As shown on the certificate of survey dated 11-13-2025



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 124.65 feet continuing along said road; thence North 16 degrees 55 minutes 30 seconds East 146.34 feet continuing along said road to an iron pipe monument; thence North 10 degrees 54 minutes 54 seconds East 393.00 feet along said road to an iron pipe monument, the actual point of beginning of the tract of land to be described; thence North 10 degrees 54 minutes 54 seconds East 315.00 feet along said road to an iron pipe monument; 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. = 366 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%
Total	2,580	42,027	6.1%

IMPERVIOUS CALCULATIONS

PROPOSED	IMPERVIOUS AREA (sq. ft.)	Net Area (sq. ft.)	Percent Impervious (sq. ft.)
House with Proposed Additions	2,385	42,027	5.7%
Shed	88	42,027	0.2%
Proposed Concrete	300	42,027	0.7%
Pavers	29	42,027	0.1%
Proposed Gravel	1,594	42,027	3.8%
Total	4,396	42,027	10.5%

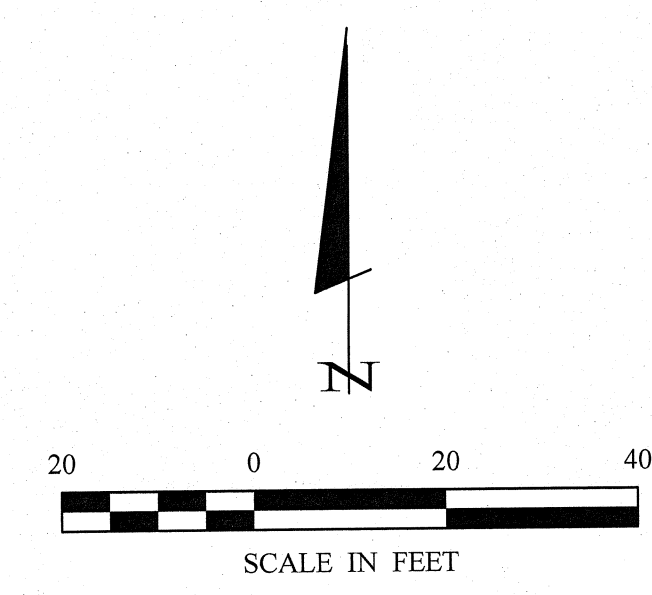
NOTES:

- 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 FIRM, 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.
- 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, encumbrances, 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.



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
 - DENOTES EDGE OF EXISTING GRAVEL
 - DENOTES EDGE OF PROPOSED GRAVEL
 - 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 WET LAND(S)
 - DENOTES EXISTING INTERMEDIATE CONTOURS
 - DENOTES EXISTING INDEX CONTOURS
 - DENOTES EXISTING UTILITY POLE
 - DENOTES EXISTING UTILITY POLE W/ GUY WIRE
 - DENOTES EXISTING ELECTRIC OUTLET
 - DENOTES EXISTING PHONE PEDESTAL & PHONE 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
 - BENCHMARK:** HIGH POINT OF WELL
ELEV. = 1269.14
NGVD 29 DATUM
 - DENOTES MONUMENT FOUND
- ORIENTATION OF THIS BEARING SYSTEM IS BASED ON DEED DOC. NO. 0650161



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

I HEREBY CERTIFY THAT THIS SURVEY PLAN, SPECIFICATION, OR REPORT WAS PREPARED BY ME OR UNDER MY CLOSE PERSONAL SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER OR LAND SURVEYOR UNDER THE LAWS OF THE STATE OF MINNESOTA.

DATE: 11/13/2025
LIC. NO. 44881

PROJECT NO.: 25214
FILE NAME: C25214.dwg
FIELD BOOK: BOOK 459 PG. 62

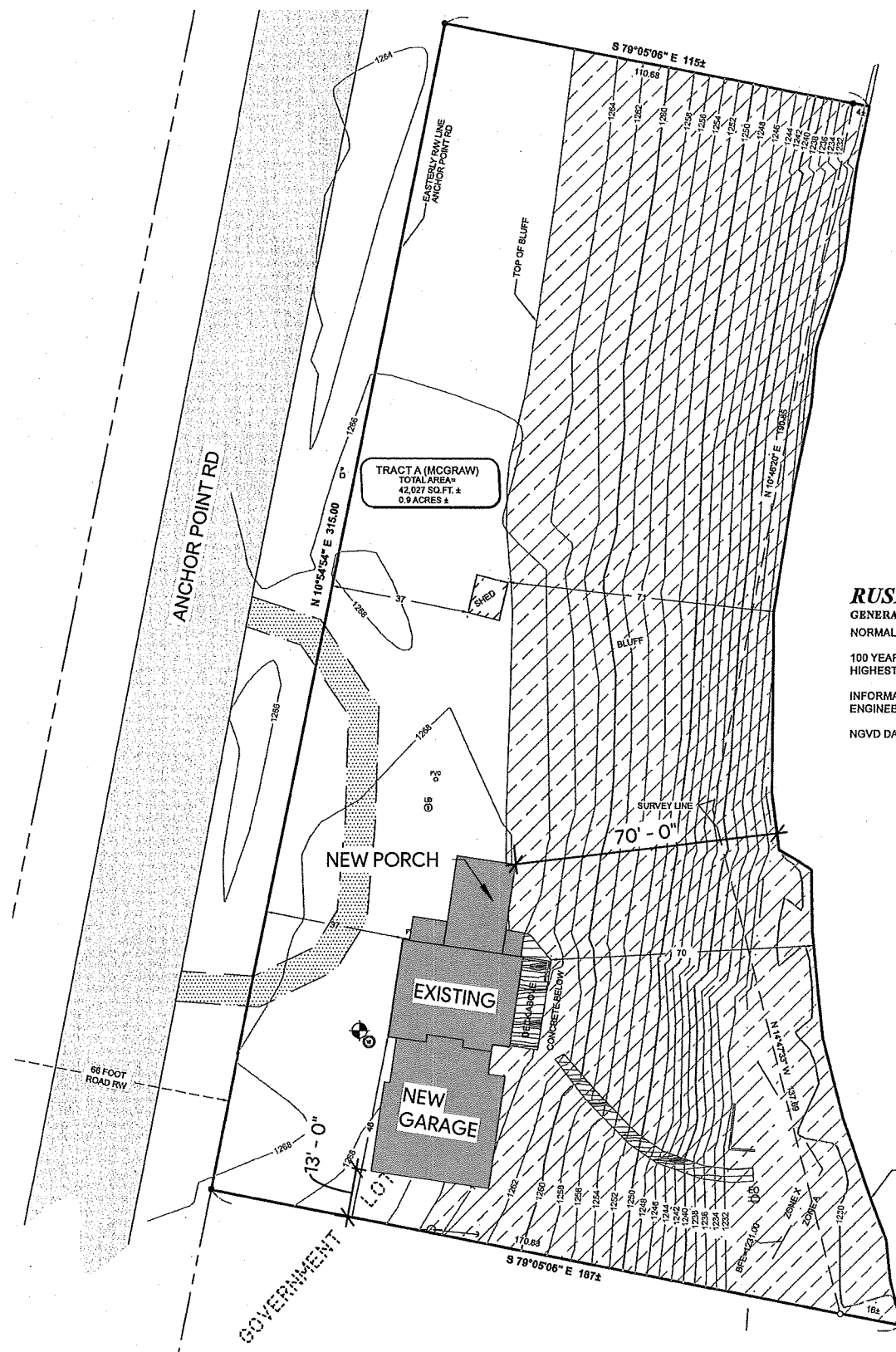
DATE: 9/5/2025
SCALE: 1"=20'
HORZ. VERT. NONE

PROJECT MANAGER:
CMH
CHECKED:
CMH
DRAWN BY:
ICL

CERTIFICATE OF SURVEY
McGraw Property
Ron Schultz
R & R Schultz Custom Homes
8890 Rutiger Road
Pequot Lakes, MN 56472

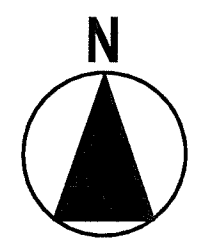
SHEET 1 OF 1

Cad: 11/13/2025 10:48 AM - E:\Drawings\2025\25214 R&R Schultz (McGraw)\C25214.dwg



TRACT A (MCGRAW)
 TOTAL AREA =
 42,027 SQ.FT. ±
 0.9 ACRES ±

RUSH LAKE
 GENERAL DEVELOPMENT CLASSIFICATION
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 100 YEAR FLOOD ELEVATION = 1231.00
 HIGHEST KNOWN ELEVATION = 1234.58
 INFORMATION OBTAINED FROM CORPS OF
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 NGVD DATUM 29



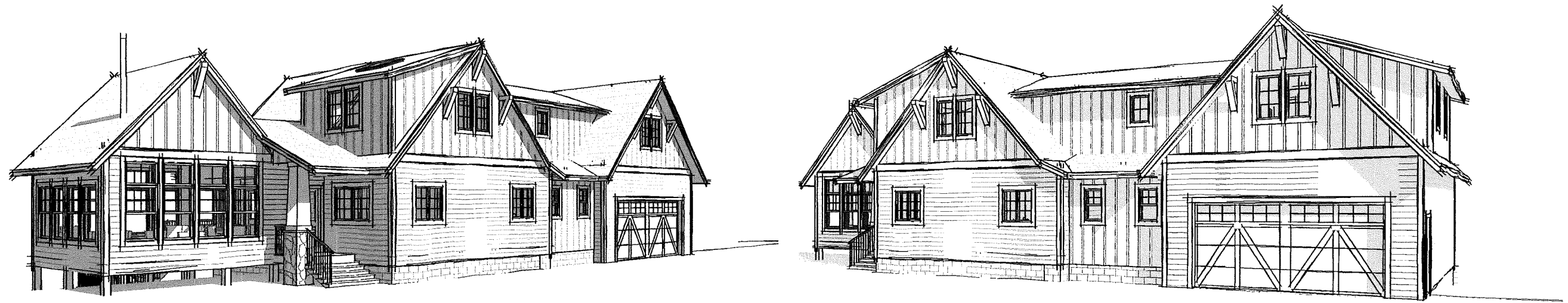
1 SITE PLAN
 X-001 1" = 40'-0"

PROJECT	THE MCGRAW CABIN
NUMBER	RR003
DATE	9.5.25

9/5/2025 2:42:35 PM

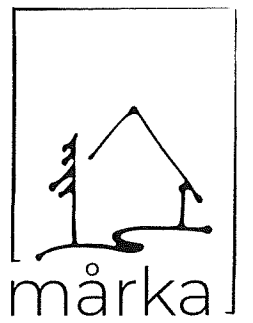


ARCHITECTURE
 P.O. BOX 391
 5411 LAKERS LANE
 SUITE 204
 NISSWA, MN 56468
 PH (218) 232-6031
 MARKADESIGN

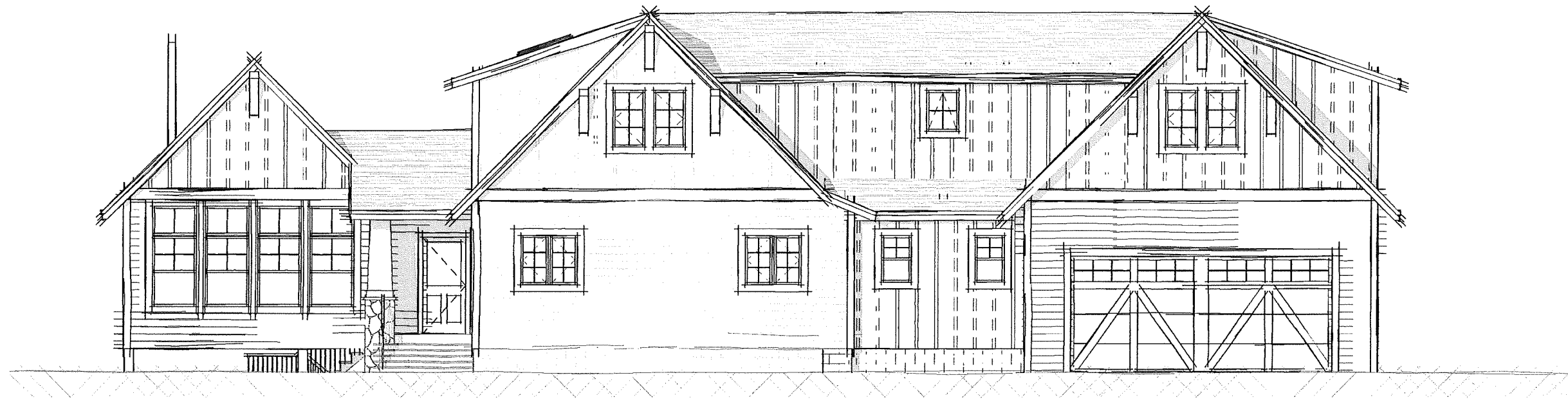


PROJECT	THE McGRAW CABIN
NUMBER	RR003
DATE	9.5.25

9/5/2025 2:42:44 PM



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



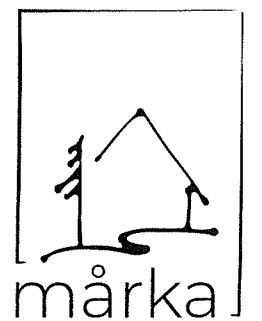
1 PROPOSED STREET ELEVATION
X-005 1/8" = 1'-0"



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

PROJECT	THE MCGRAW CABIN
NUMBER	RR003
DATE	9.5.25

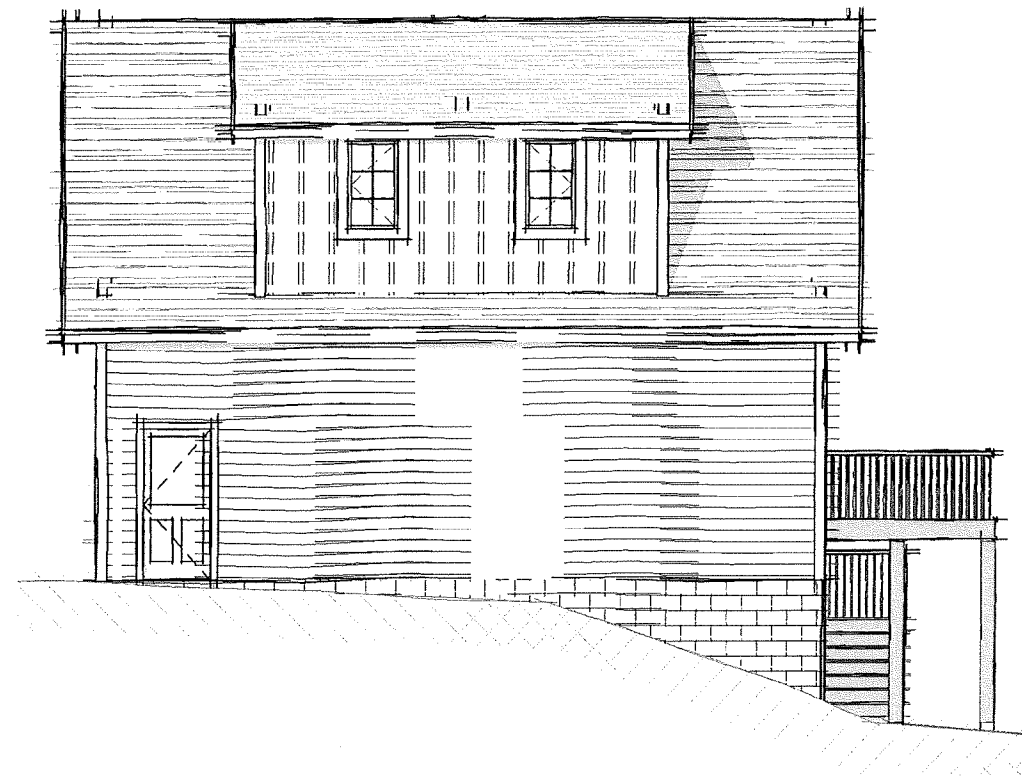
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ARCHITECTURE
P.O. BOX 391
5411 LAKERS LANE
SUITE 204
NISSWA, MN 56468
PH (218) 232-6031
MARKA.DESIGN



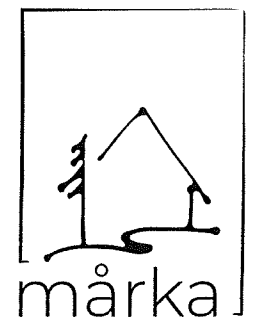
1 PROPOSED LEFT ELEVATION
X-006 1/8" = 1'-0"



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

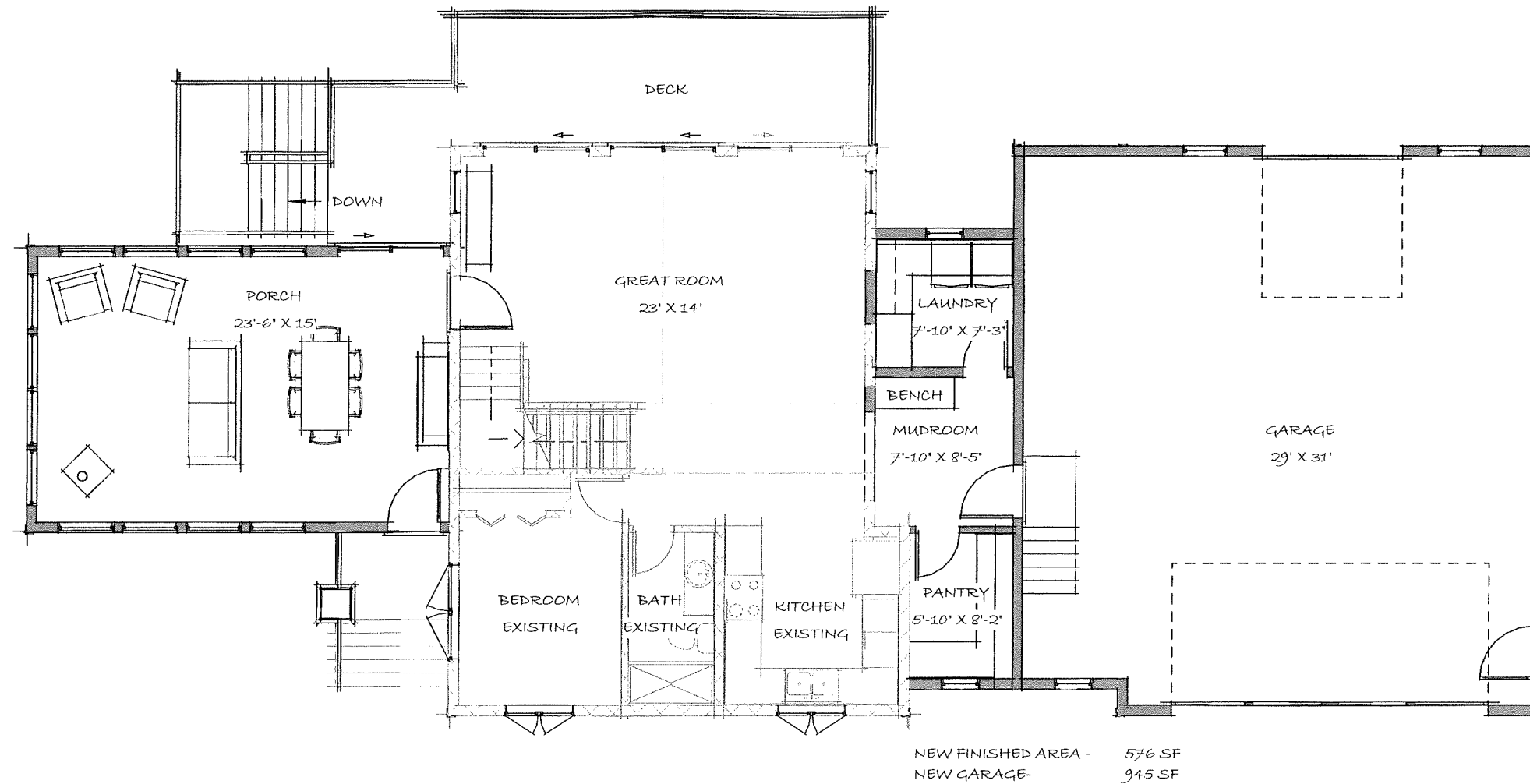
PROJECT	THE McGRAW CABIN
NUMBER	RR003
DATE	9.5.25

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ARCHITECTURE

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



Existing grade
To stay AS IS

Add App. 165 cu. yds
of Fill in garage

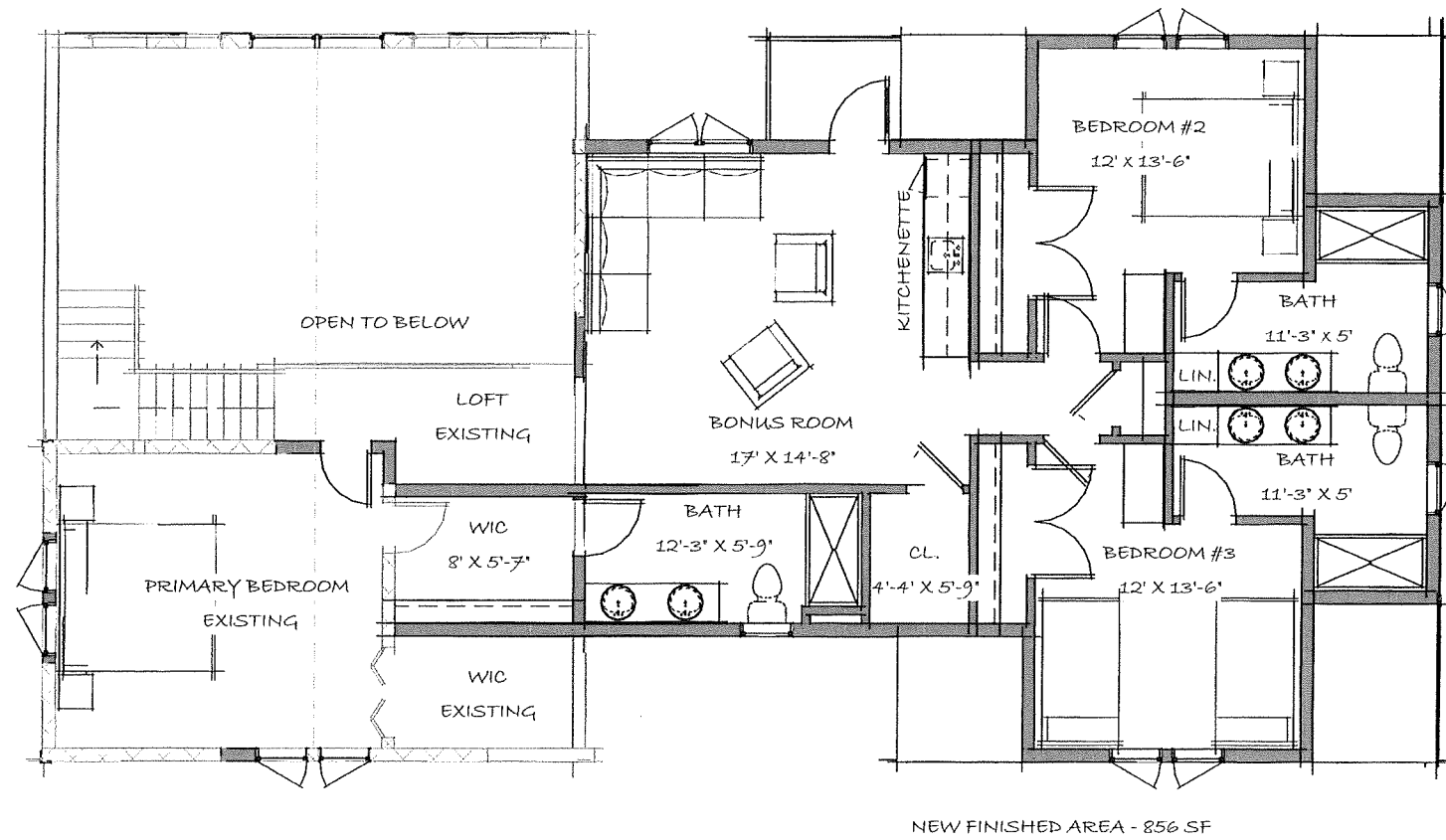
1 PROPOSED - MAIN FLOOR PLAN
 X-003 1/8" = 1'-0"

PROJECT	THE McGRAW CABIN
NUMBER	RR003
DATE	9.5.25

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

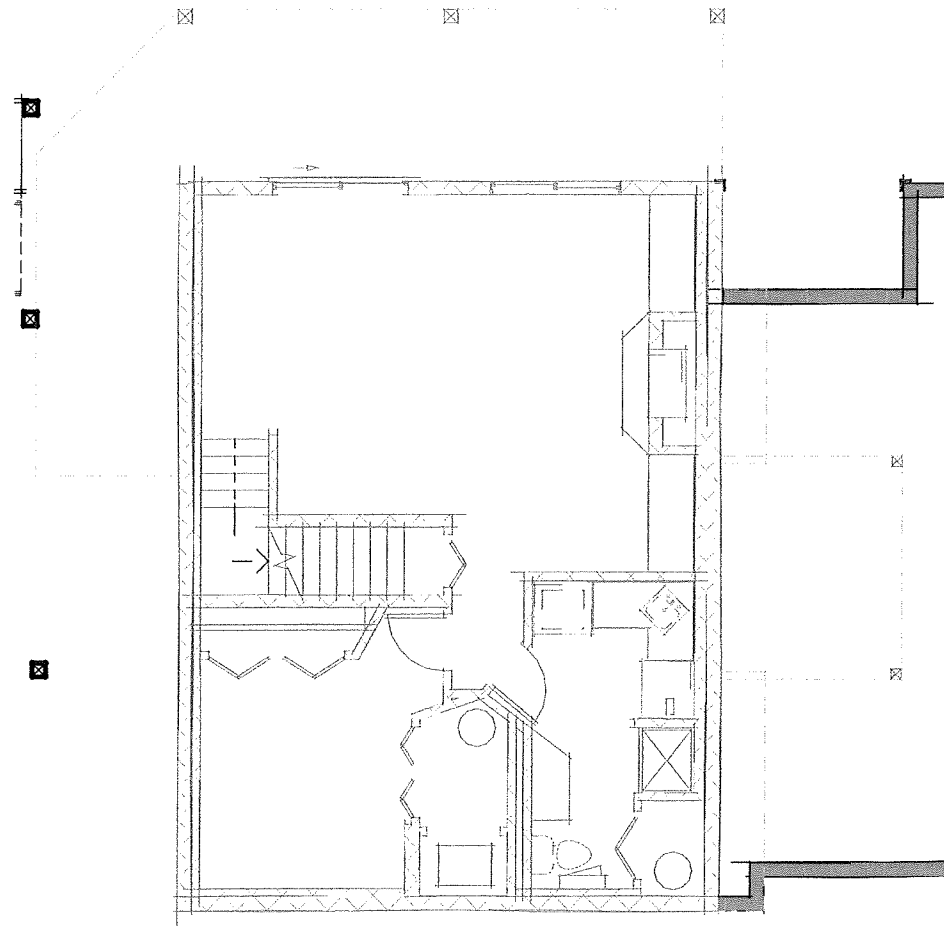


1 PROPOSED - UPPER FLOOR
 X-004 1/8" = 1'-0"

PROJECT	THE MCGRAW CABIN
NUMBER	RR003
DATE	9.5.25

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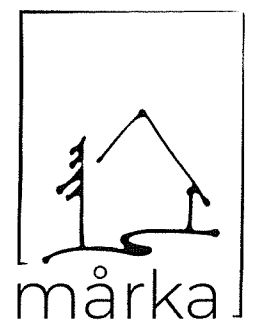
marka
 ARCHITECTURE
 P.O. BOX 391
 5411 LAKERS LANE
 SUITE 204
 NISSWA, MN 56468
 PH (218) 232-6031
 MARKA.DESIGN



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

PROJECT	THE McGRW CABIN
NUMBER	RR003
DATE	9.5.25

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

*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 in 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: *Martin Joyce* Date: 9/4/2025

revised 4-24-18

Crow Wing County Trench/Seepage Bed Design

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

Tank Sizing *Insulate w/ 2" Foam*

Designer's Initials: _____

- 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

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

Absorption Width Ratio 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

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

****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 yds³
 F. 12 in. Trench Depth 600 GPD × D × .8 = 398.4 sq. ft. Cubic Yards of Rock: 22.1 yds³
 G. 18 in. Trench Depth _____ GPD × D × .66 = 0.0 sq. ft. Cubic Yards of Rock: 0.0 yds³
 H. 24 in. Trench Depth _____ GPD × D × .6 = 0.0 sq. ft. Cubic Yards of Rock: 0.0 yds³
 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 yds³

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

Well Name MCGRAW, DAN	Township 137	Range 27	Dir Section W 7	Subsection ACADCB	Well Depth 108 ft.	Depth Completed 108 ft.	Date Well Completed 05/09/1993
Elevation 1263	Elev. Method 7.5 minute topographic map (+/- 5 feet)	Drill Method Non-specified Rotary		Drill Fluid Bentonite			
Address					Use domestic	Status Active	
Well ANCHOR PT RD CROSSLAKE MN 56442					Well Hydrofractured? Yes <input type="checkbox"/> No <input type="checkbox"/> From <input type="checkbox"/> To <input type="checkbox"/>		
Contact 6525 TINGDALE AV EDINA MN 55436					Casing Type Single casing <input checked="" type="checkbox"/> Joint <input type="checkbox"/>		
Stratigraphy Information					Drive Shoe? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Above/Below <input type="checkbox"/>		
Geological Material	From	To (ft.)	Color	Hardness	Casing Diameter	Weight	Hole Diameter
TOP	0	2			4 in. To	104 ft. 2 lbs./ft.	4 in. To 108 ft.
SAND	2	48					
SAND/CLAY	48	70	GRAY				
CLAY	70	99	RED				
SAND	99	108					
					Open Hole	From	To
					Screen? <input checked="" type="checkbox"/>	Type	Make HOWARD SMITH
					Diameter	Slot/Gauze	Length
					4 in.	12	4 ft.
							Set
							104 ft. 108 ft.
					Static Water Level		
					40 ft.	land surface	Measure 05/09/1993
					Pumping Level (below land surface)		
					108 ft.	2 hrs.	Pumping at 15 g.p.m.
					Wellhead Completion		
					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)		
					Grouting Information		
					Well Grouted? <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> Not Specified <input type="checkbox"/>	
					Material	Amount	From
					neat cement	5 Sacks	10 ft. 30 ft.
					Nearest Known Source of Contamination		
					30 feet	East Direction	Septic tank/drain field Type
					Well disinfected upon completion? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
					Pump <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
					Abandoned		
					Does property have any not in use and not sealed well(s)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
					Variance		
					Was a variance granted from the MDH for this well? <input type="checkbox"/> Yes <input type="checkbox"/> No		
					Miscellaneous		
					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
					Angled Drill Hole		
					Well Contractor		
					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

<i>Extent:</i> 15 to 50 percent of the unit	<i>Soil loss tolerance (T factor):</i> 5
<i>Landform(s):</i> rises on outwash plains	<i>Wind erodibility group (WEG):</i> 2
<i>Slope gradient:</i> 2 to 8 percent	<i>Wind erodibility index (WEI):</i> 134
<i>Parent material:</i> outwash	<i>Kw factor (surface layer)</i> .15
<i>Restrictive feature(s):</i> greater than 60 inches	<i>Land capability, nonirrigated</i> 4s
<i>Flooding:</i> none	<i>Hydric soil:</i> no
<i>Ponding:</i> none	<i>Hydrologic group:</i> A
<i>Drainage class:</i> somewhat excessively drained	<i>Potential for frost action:</i> 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

<i>Extent:</i> 23 to 35 percent of the unit	<i>Soil loss tolerance (T factor):</i> 5
<i>Landform(s):</i> rises on outwash plains	<i>Wind erodibility group (WEG):</i> 2
<i>Slope gradient:</i> 1 to 3 percent	<i>Wind erodibility index (WEI):</i> 134
<i>Parent material:</i> outwash	<i>Kw factor (surface layer)</i> .10
<i>Restrictive feature(s):</i> greater than 60 inches	<i>Land capability, nonirrigated</i> 4w
<i>Flooding:</i> none	<i>Hydric soil:</i> no
<i>Ponding:</i> none	<i>Hydrologic group:</i> A/D
<i>Drainage class:</i> somewhat poorly drained	<i>Potential for frost action:</i> 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

This report shows only the major soils in each map unit

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.

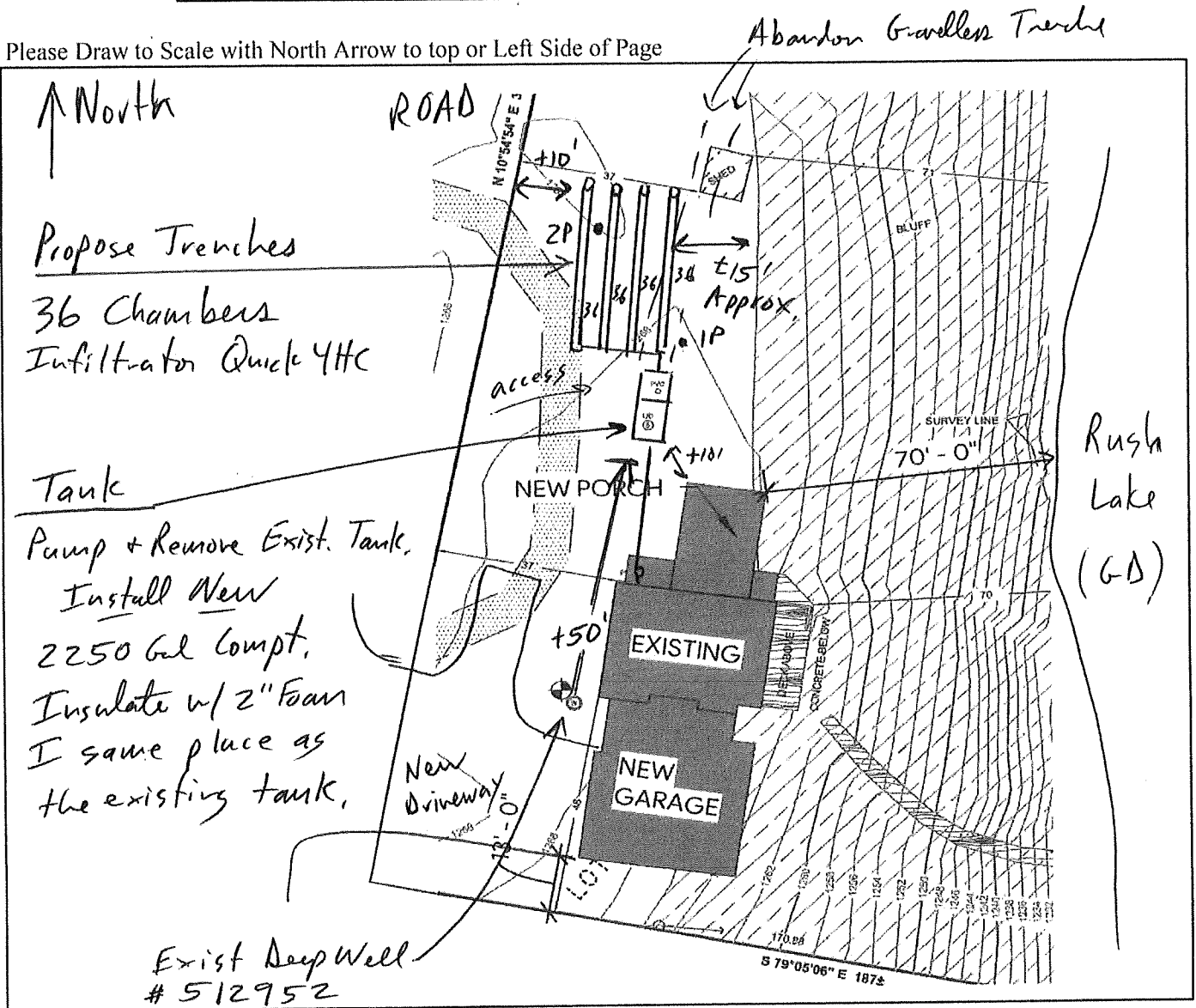
Dan McGraw

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

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



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: 486791 \$750.00

Permit Number: 250239V

Property Owner(s): Dan McGraw (Daniel J.)

Mailing Address: 5801 Lyndale S. Mpls., MN 55419

Site Address: 12525 Anchor Pt. Rd. Crosslake

Phone Number: 612-720-3949

E-Mail Address: rrschultz@tds.net

Parcel Number(s): 14070508

Legal Description: Part of 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 Ruttger Rd. Pequot Lakes

Agent Phone Number: 218-821-0841

Variations
(Check applicable requests)

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

Signature of Property Owner(s)

Date

Signature of Authorized Agent(s) Ryan Schultz

Date 12-1-25

- 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 C. Torgerson Date 12-1-2005 Land Use District SD

Lake Class GP Septic: Compliance SSTS Design X Installation



Practical Difficulty Statement

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

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

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

Yes No

Why:

Defer to the Planning Commission/Board of Adjustment

2. Is the Variance consistent with the Comprehensive Plan?

Yes No

Why:

Defer to the Planning Commission/Board of Adjustment

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

Yes No

Why: *The property is narrow and doesn't have a building envelope.*

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

Yes No

Why: *The request is in harmony with the neighborhood.*

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

Yes No

Why: *There is no building envelope on the property. We are not asking to encroach the bluff more than existing & maintain side yard & ROW setbacks.*

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

Yes No

Why: *This will allow more dwelling and a garage in the only available space on the property.*



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: