

F.I.

City of Crosslake, Minnesota

Street Reconstruction Plan 2026-2030

Public Hearing | To be Adopted: April 13, 2026



DDA

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Street Reconstruction Plan 2026-2030

Statutory Authority and Requirements

Minnesota Statutes Chapter 475.58, Subd. 3b., authorizes a Minnesota City to adopt a Street Reconstruction Plan (a "Plan"). The Plan must cover a five-year period and set forth the street reconstruction to be financed, the estimated costs, and any planned reconstruction of other streets in the municipality over the next five years. The Plan must be approved by a two-thirds majority of the members of the City Council present at the meeting after a public hearing.

Street reconstruction and bituminous overlays include but are not limited to: utility replacement and relocation and other activities incidental to the street reconstruction; the addition or reconstruction of turn lanes, bicycle lanes, sidewalks, paths, and other improvements having a substantial public safety function; realignments and other modifications to intersect with state and county roads; and the local share of state and county road projects. Street reconstruction includes expenditures for street reconstruction that have been incurred by a municipality before approval of a street reconstruction plan, if such expenditures are included in a street reconstruction plan approved on or before the date of the public hearing.

Except in the case of turn lanes, bicycle lanes, sidewalks, paths, and other safety improvements; realignments; intersection modifications; and the local share of state and county road projects, street reconstruction and bituminous overlays does not include the portion of project cost allocable to widening a street or adding curbs and gutters where none previously existed.

A City may issue general obligation bonds for improvements included in an approved Plan if the following conditions are satisfied:

1. The Plan has been approved following a public hearing for which notice has been published at least ten days, but not more than 28 days prior to the hearing.
2. The issuance of obligations to finance the Plan or any portion thereof has been approved following a public hearing for which notice has been published at least ten days, but not more than 28 days prior to the hearing.
3. The Plan and the issuance of obligations to finance the Plan or any portion thereof must be approved by a vote of a two-thirds majority of the members of the Council present at the meeting following the public hearing(s).
4. The approved obligations are subject to referendum voter approval only if a petition requesting a vote signed by five percent of the votes cast in the last municipal general election is filed with the City Clerk within 30 days of the hearing.

This Street Reconstruction Plan provides for the issuance of General Obligation Street Reconstruction Plan Bonds in an aggregate principal amount not to exceed \$5,700,000 for work contemplated for the years 2026 through 2030 as described below. The City reserves the right to fund any portion of the work in any of the years governed by this Plan.

History and Existing Street Reconstruction Bonds

The City has previously adopted a Street Reconstruction Plan pursuant to Minnesota Statutes, Section 475.58, subdivision 3b. The City adopted the following Plans:

On July 11, 2016 the City adopted the 2017 – 2021 Street Reconstruction Plan, authorizing up to \$2,600,000 of bonds to be issued. Bonds were issued in 2018 in conjunction with this plan.

On October 9, 2023, the City adopted the 2024-2028 Street Reconstruction Plan, authorizing up to \$6,000,000.

No bonds have been issued relating to this plan.

The City has chosen to adopt new street reconstruction, identifying projects in 2026 through 2030, which identifies a maximum authority of \$5,700,000.

Net Debt Limits

Minnesota Statutes Chapter 475.53, Subd. 1, states that no municipality, except a school district or a city of the first class, shall incur or be subject to a net debt in excess of three percent of the market value of taxable property in the municipality. At the time of adoption of this Plan, the City has \$696,000 of outstanding debt that applies against this limit. The bonds issued under the authority granted in this Plan are also subject to the net debt limit restriction described above. The City currently has the following net debt capacity:

2025/Payable 2026 Estimated Market Value (Preliminary)

City of Crosslake, Crow Wing County, MN	2,667,721,500
Multiplied by 3%	0.03
Max Net Debt Limit	80,031,645
LESS: 2018A Street Reconstruction Bonds	(95,000)
LESS: 2021A Equipment Certificate	(375,000)
LESS: 2022A Equipment Certificate (Portion)	(226,000)
Available Debt Capacity	79,335,645

Note; City issued 2019A Capital Improvement Bonds totaling \$3,815,000. Due to the City's population, being under 2,500 at the time of issuance, the CIP Bonds were exempt from net debt limits.

The City proposes to issue up to \$5,700,000 in new G.O. Street Reconstruction Plan bonds as part of this Plan. The proposed bond issuance is within the City's net debt limit.

Proposed Capital Improvements & Cost Estimate

The City has identified a significant number of streets that are in various stages of disrepair. To mitigate this issue, the City proposes to spend up to \$5,700,000 within the next five years on road improvements, all of which the City intends to finance via the issuance of General Obligation Street Reconstruction Bonds. Following are summaries of the work to be completed:

Project Name	Estimated Costs	Descript of Project
2026 Projects	\$ 1,250,000.00	An estiamted 5.24 miles of mill and overlay
2027 Projects	\$ 1,100,000.00	An estimated 4.30 miles of mill, overlay and full depth reclamation
2028 Projects	\$ 1,200,000.00	An estimated 5.95 miles of mill and overlay
2029 Projects	\$ 1,050,000.00	An estimated 4.30 miles of mill, overlay, full depth reclamation and reconstruction
2030 Projects	\$ 1,100,000.00	An estimated 1.65 miles of full depth reclamation
Total Estimated Cost	\$ 5,700,000.00	

The City reserves the right to adjust the amounts listed above and the years of completion as needed with the only limitation that the City will not issue more than \$5,700,000 in G.O. Street Reconstruction Plan Bonds during the five-year period covered by this Plan. The City also reserves the right to issue bonds utilizing different statutory authority, if necessary, for projects contemplated in this Plan or additional elements or improvements associated with these street reconstruction projects.

Exhibit A: List of Roads

2026 Projects	2027 Projects	2028 Project	2029 Projects	2030 Projects
Allen Avenue	Anchor Point	1st Street	Anderson Ct	Anchor Point Trail
Bonnie Lakes Lane	Brita Lane	2nd Street	Anderson Drive	Arrowhead Lane
Bonnie Lakes Trail	Brook Street	Anchor Point Road	Big Pine Trail	Aspen Court
Forest Lodge Road	Daggett Bay Road	Antler Road	Gould Street	Aspen Drive
Harbor Lane	Gendreau Road	Birch Narrows Rd	Ivy Trail	Black Bear Path
Lumberjack Lane	Greer Lake Road	Bonnie Lakes Rd	Lake Street	Brookwood Circle
Perkins Road	Happy Landing Rd	Buckskin Lane	Manhattan Drive	Eagle Street
Pine Bay Drive	Hilltop Drive	Dancing Bear Drive	Malinda Shores Rd	Northern Terrace
Pine Bay Trail	Malinda Shores Rd	Duckwood Trail	Ojibway Circle	Wild Wind Ranch Dr
Red Pine Drive	Pine View Lane	East Shore Circle	Ostlund Avenue	Willwood Lane
Red Pine Road	Riverwood Lane	East Shore Road	Ox Lake Landing	
Shamrock Road	Riverwood Trail	Ginsing Patch Road	Red Pine Road	
Shores Drive	Shadywood Street	Gordon Circle	Sandra Road	
Sleepy Valley Road	Shafer Road	Ivy Lane	Sleepy Valley Road	
South Landing	Serenity Lane	Kimberly Road	Twin Bay Drive	
Sugar Loaf Road	Sylva Lane	Moccasin Drive	Vista Drive	
Sunrise Boulevard	Summit Avenue	Northern Terrance		
Tamarack Lane	Whitebirch Lane	Red Oak Circle		
Tamarack Road	Whitefish Avenue	Rush Lane		
Tamarack Trail	Wilderness Pkwy	Rushmoor Blvd		
Urbans Point Road	Wildwood Drive	Rushmoor Trail		
Velvet Lane	Wildwood Trail	Sand Point Drive		
Wolf Trail		Scenic Court		
Woodland Drive		Sequoia Drive		
Wilderness Trail		Silver Peak Road		
		Staley Lane		
		Tamarack Road		
		Wilderness Trail		
		Whipple Drive		
		White Oak Drive		