



ITEM REPORT PLANNING AND ZONING COMMISSION

Agenda Date: 8/12/2026
Agenda Section: New Business

TO: Baxter Planning and Zoning Commission

FROM: Matthew Gindele, City Planner

REQUEST: **PUBLIC HEARING.** Preliminary and Final Plat of "CWPCU" and a Conditional Use Permit to allow a drive through for vacant property located north of 14275 Golf Course Drive (city file 2026-032)

APPLICANT: HTG Architects

ZONING: C-2, Regional Commercial

1. Application Request

The applicant is requesting approval of the following items for the roughly 3-acre site:

- **Preliminary and Final Plat** to allow "CWPCU" to create one lot from one existing outlot; and
- **Conditional Use Permit (CUP)** to allow a credit union drive through.

The applicant is proposing to replat an existing outlot into a buildable lot and develop the site with a 6,968-square foot credit union with a drive through. The affected lot would be re-platted from a non-buildable outlot to a buildable lot and black legal description and would remain the same shape and size. Access to the site would be from Golf Course Drive.

2. Context

Adjacent Land Use and Zoning

	Adjacent Land Use	Zoning
North	Commercial	C-2, Regional Commercial
East	Golf Course Dr./ Commercial	C-2, Regional Commercial
South	Commercial	C-2, Regional Commercial
West	Commercial	C-2, Regional Commercial

Natural Characteristics of the Site

The site is mostly flat with a slight grade-change that gets lower toward the west end of the lot. The subject property is heavily wooded and contains three wetland areas that have been delineated on the plat. The site is not located in a shoreland overlay district and there is no FEMA floodplain on the property.

Utility Commission Review

The Utility Commission reviewed the application on September 2, 2026, and recommended approval of the preliminary and final plat and conditional use permit subject to the following:

1. Enter into a Development Agreement prior to issuing a building permit.
2. Enter into a Stormwater Facilities Maintenance Agreement prior to issuing a building permit.
3. Enter into a Permanent Access Easement prior to issuing a building permit.
4. Enter into a Construction Repair and Maintenance Agreement prior to issuing a building permit.

3. Analysis of Request

Preliminary and Final Plat

Staff has reviewed the application for consistency with City Code requirements, as well as City policies.

The City's discretion in approving or denying a preliminary and final plat is limited to whether or not the proposed plat meets the standards outlined in the City Code. If it meets these standards, the City must approve the plat.

Lot Area/Width

The C-2 Regional Commercial zoning district requires a minimum lot area of 20,000 square feet and a minimum lot width of 120 feet for interior lots (not a corner lot). The plat would create an interior buildable lot that would be approximately 141,562 square feet and approximately 360 feet wide fronting on Golf Course Drive. Therefore, staff finds that the lots meet the minimum requirements.

Access

The site plans shows two access locations to Golf Course Drive. The northerly access has been aligned with the existing entrance across Golf Course Drive serving Panache Salon which will improve sight distance and efficiency for vehicles making left-turn movements. The City of Baxter's 2015 Comprehensive Plan provides access management guidelines for providing adequate access while maintaining traffic flow and safety along roadways. The access spacing guidelines depend on the type of roadway and type of access as well as other factors such as roadway speed, traffic volume, sight distance, etc. Golf Course Drive is a major collector and commercial driveway spacing should be at least 1/16th mile to 1/8th mile (330 to 660 feet). The proposed driveway access is located approximately 430 feet south of Clearwater Road meeting access spacing guidelines. The ordinance also requires a minimum of 25 feet between private access on a public street. The two proposed access points to Golf Course Drive are approximately 165 feet from each other meeting the minimum standard.

Park Dedication

City records indicate that park dedication has not been paid on this lot in the past, as evidenced by the fact that it is an outlot. Therefore, a condition has been added to the draft resolution requiring park dedication to be paid at the current commercial rate prior to recording the plat.

Conditional Use Permit for a Drive-through

The applicant is requesting a conditional use permit to allow a drive-through for Crow Wing Power Credit Union. The zoning ordinance states that drive-through business is allowed subject to the following standards:

- The business shall be located on a site with direct access to a minor arterial street, collector, or service road.

The proposed drive-through site has access to Golf Course Drive which is a major collector road.

- Drive-Through Lanes: Drive-through or drive-in lanes are not allowed between the building and a lot line that faces a public street. This does not pertain to driveways.

The drive-through lanes are proposed on the west and south side of the building and are not located between the building and a road.

- Drive-through facilities, including, but not limited to, the service windows and stacking spaces, shall be separated from residentially zoned or guided property by an arterial or collector street or shall be set back at least two hundred feet (200') from residentially zoned or guided property.

The nearest residentially zoned property is over 200 feet away from the subject property and lies across Golf Course Drive which is a collector road providing the required separation..

- The public address or order system shall not be audible from any adjacent residentially zoned or guided property. Electronic speaker devices, if used, shall not be audible beyond the property being served and shall not be operated between the hours of ten o'clock (10:00) P.M. and seven o'clock (7:00) A.M., unless extended by the city council as part of the conditional use permit.

There is no adjacent residentially zoned or guided property. This has been added as a condition of approval in the draft resolution.

- Adequate stacking distance shall be provided, which does not interfere with other driving areas, parking spaces, or sidewalks. Stacking spaces shall not interfere with parking spaces or traffic circulation.

The applicant is providing stacking lanes and an escape lane adjacent to the stacking. The stacking does not interfere with parking or circulation of the site.

- Banks with two (2) or more drive-through lanes shall provide stacking space for at least three (3) vehicles per lane, as measured from and including the last pick-up station, window, or the like.

The proposed drive-through has two lanes on the west side of the building plus an ATM lane on the south side. Each lane provides stacking for at least three vehicles.

- The applicant shall demonstrate that such use will not significantly lower the existing level of service on streets and intersections. The city may require a traffic study to be prepared.

Staff finds this commercial area was designed for commercial traffic and does not significantly lower the existing level of service on the existing street network.

- As regulated in the respective zoning districts, screening may be required of automobile headlights in the drive-through lane to adjacent properties. Such screening shall be at least three feet (3') in height and fully opaque, consisting of a wall, fence, dense vegetation, berm, or grade change.

The drive-through lanes are located behind the building and the drive-through exit faces Golf Course Drive. The east side of Golf Course Drive is commercial land. Therefore, no screening is required.

- A bypass lane shall be provided for each drive-through use, allowing cars to leave the drive-through lane from the stacking area.

The drive through plans include a bypass lane meeting the minimum requirements of the ordinance.

General CUP Standards

Staff has also reviewed the request against the general CUP standards. Section 10-7-4 of the Zoning Ordinance defines the criteria for reviewing and processing a conditional use permit (CUP). Specifically:

- A. Excessive Burden: The use shall not create an excessive burden on existing parks, schools, streets and other public facilities and utilities which serve or are proposed to serve the area.

The City finds that the drive-through business would not create an excessive burden on existing parks, schools, streets, and other public facilities because the surrounding road network has been designed to support the commercial development in the vicinity of the subject property.

- B. Compatibility: The use shall be compatible with adjacent land uses so that existing uses will not be depreciated in value and there will be no deterrence to development of vacant land.

The City finds that the proposed drive-through use would be compatible with adjacent land uses because all adjacent properties are guided and zoned as Commercial. Additionally, the property to the north was recently approved for a bank drive-through. Drive-throughs are allowed conditional uses in the C-2 district and therefore, would not depreciate adjacent properties.

- C. Appearance: The use shall have an appearance that will not have an adverse affect (sic) upon adjacent properties.

The City finds that the drive-through use would not have an adverse effect on adjacent properties because the adjacent property is all commercial use and the drive-through has been designed to minimize impacts on adjacent properties, including the placement of the drive-through lanes.

- D. Overall Needs: The use, in the opinion of the planning and zoning commission shall be reasonably related to the overall needs of the city and to the existing land use.

The City finds that drive-throughs are commonly a part of commercial development and supports the banking function.

- E. Consistent With Purpose: The use shall be consistent with the purposes of this title and purposes of the zoning district in which the applicant intends to locate the proposed use.

The City finds that the drive-through use is consistent with the purposes of the zoning ordinance and the C-2 zoning district. Conditions have been added to the resolution addressing ordinance requirements for the conditional use.

- F. Comprehensive Plan: The use shall not be in conflict with the comprehensive plan of the city.

The drive-through use would not conflict with the comprehensive plan of the city because drive-throughs are allowed conditional uses in the C-2 district which corresponds with the commercial guiding of the property in the Comprehensive Plan.

G. Traffic: The use will not cause traffic hazard or congestion.

The existing road network has been designed for commercial traffic. Therefore, with the conditions in the resolution, staff finds that the proposed use would not cause a traffic hazard or congestion.

H. Facilities: The use shall have adequate utilities, access roads, drainage, and necessary facilities.

The site has adequate utilities, access roads, drainage, and necessary facilities.

Site Plan Review

A site plan review for the items listed in the table below is not part of the review for this application. The site plan review will occur prior to issuance of a building permit. However, staff has included the information to show that it appears that the site can be developed in compliance with ordinance requirements.

	Ordinance Requirement	Proposed	Meets/Exceed Requirements
Building Setbacks (principal structure)	35-foot front setback	100 feet	Yes
	10-foot side setback	90 feet	Yes
	30-foot rear setback	195 feet	Yes
Parking & Drive Aisle Setbacks	10-foot setback	10+ feet	Yes
Parking	27 Spaces (Office and Storage)	42 spaces	Yes
Parking Stall Dimensions	10 feet by 18 or 20 feet	10 feet by 20 feet	Yes
Drive Aisle Dimensions (two way)	24 feet	20 feet	No*
Drive Aisle Dimensions (one way)	14 feet and 16 feet	20 feet and 22 feet	Yes
Parking Lot Sidewalks	Sidewalk Connections from Building to transportation network	Sidewalk Connections Proposed	Yes
Building Height	45 feet	33' 8"	Yes
Structural Coverage	50 percent	4.9 percent	Yes
Impervious Surface	88 percent (non-shoreland)	31.8 percent	Yes

Architectural	Materials from Ordinance List for C-2 Properties	Metal flashing, stone, architectural metal panels (non-corrugated), brick, architectural glazed glass	Yes
	Earth Tone Colors	Earth tone	Yes
	Articulation every 50 feet	Articulated	Yes
Landscaping			
Number of Trees	15 trees	12	No*
Size of Trees	2-inch and 6 foot	2.5-inch and 6 foot	Yes
Priority Placement of Trees	Front Yard & Perimeter	Front yard & Perimeter	Yes
Number of Shrubs	31 shrubs	0	No*
Size of Shrubs	3 gallon	Unknown	Unknown*
Tree Species	Approved Trees List	Approved Trees Lists	Yes
Percentage of Coniferous	30 % of required trees (5)	4	no*

*Condition added to resolution

4. Recommendation

Staff recommends approval of the preliminary and final plat of “CWPCU” and a Conditional Use Permit for drive through, subject to the findings and conditions in the draft resolutions.

Attachments

1. Applicant Narrative
2. Site Location Map
3. Draft Resolution Approving Preliminary and Final Plat
4. Draft Resolution Approving the CUP
5. Preliminary Plat
6. Final Plat
7. Development Plans