



## *Landowner's Guide to the Lower St. Croix Riverway*



St. Croix  River  
ASSOCIATION  
Protect. Restore. Celebrate.  
[stcroixriverassociation.org](http://stcroixriverassociation.org)



*Cover and page spread photographs  
by Craig Blacklock.*



For more information on how to  
be a river steward visit  
[stcroixriverassociation.org](http://stcroixriverassociation.org)



**Our mission:** To protect, restore, and celebrate the St. Croix River and its watershed.  
715.483.3300 [stcroixriverassociation.org](http://stcroixriverassociation.org)

## Earth-tone Colors

The exterior colors of new or renovated structures are required to be earth or summer vegetation tones. Building in harmony with the environment includes building with materials in tones that blend with the natural settings such as using dark roof areas and earth-tone paints.

*Images not to scale. Local ordinances may vary.*

This resource was created by the St. Croix River Association with funding from the Legislative-Citizen Commission on Minnesota Resources.

Thank you to the many cities, counties, government agencies, landowners, and realtors that reviewed this resource and supported our efforts to increase awareness of Riverway regulations on the Lower St. Croix River.



# TABLE OF CONTENTS




## ***Habitat***

Native plants have deep roots which absorb excess rainfall and prevent water from running directly into our rivers and streams. Native plants, instead of turf lawns, help reduce your carbon footprint, and provide clean water for everyone. They also provide food and habitat for pollinators! Contact your local watershed management organization for more information.



*Information and photo provided by Blue Thumb: [bluethumb.org](http://bluethumb.org)*

# Vegetative Management



A local permit is needed to remove trees or shrubs within the St. Croix Riverway District. Contact your local zoning administrator for more information.

A buffer of trees along the bank can provide privacy, enhance property values, and protect the shoreline. Vegetation protects buildings from wind in winter and strong sunlight in summer. The roots of native plants stabilize soil, prevent erosion, and improve water quality.

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<b>5</b>	<b>FAQs</b>
<b>6</b>	<b>Contacts</b>
<b>7</b>	<b>Riverway Regulations</b>
<b>9</b>	<b>Ordinary High Water Level</b>
<b>11</b>	<b>Bluffline</b>
<b>13</b>	<b>Minimum Lot Width</b>
<b>14</b>	<b>Minimum Water Frontage</b>
<b>15</b>	<b>Minimum Lot Size</b>
<b>16</b>	<b>Maximum Impervious Surface</b>
<b>17</b>	<b>Height of Structure</b>
<b>18</b>	<b>Water Quality</b>
<b>19</b>	<b>Vegetative Management</b>
<b>20</b>	<b>Habitat</b>
<b>21</b>	<b>Colors</b>

## FAQs

### Where is the St. Croix Riverway District?

On average, the St. Croix Riverway District extends a quarter-mile out from the river, following the bluffline. In some communities, the Riverway boundary extends well beyond the river and in other places the Riverway boundary is very narrow. Contact your local government to learn if your property is within the St. Croix Riverway District.

### Where can I learn about restrictions on my property?

Contact your local government to inquire about zoning and restrictions specific to your property. In many cases, local ordinances may be more restrictive than the Riverway rules outlined in this booklet.

The St. Croix River is one of only 208 Wild and Scenic Rivers in North America. It is the only river in Minnesota listed under the Wild and Scenic Rivers Act. The St. Croix River valley is a beautiful place to live, work, and play thanks to the protections outlined in this guide. Landowners along the river provide the stewardship of the land and water to preserve this natural treasure for future generations.

### Can I build, rebuild, or remodel in the St. Croix Riverway District?

Yes, of course! However, there are unique building restrictions within the St. Croix Riverway. Be sure to explore the local ordinances and contact your local government before making any plans for your property.

## Water Quality

Using water-friendly landscaping, like native plants and raingardens, helps minimize runoff and helps keep our water clean.

A raingarden is a bowl shaped garden that is built where it will capture rain and snowmelt (stormwater runoff) before it reaches a storm sewer or nearby stream, lake, or river.

You can plant a raingarden at home to catch runoff from your rooftop, driveway, or street. Contact your local watershed management organization for more information!

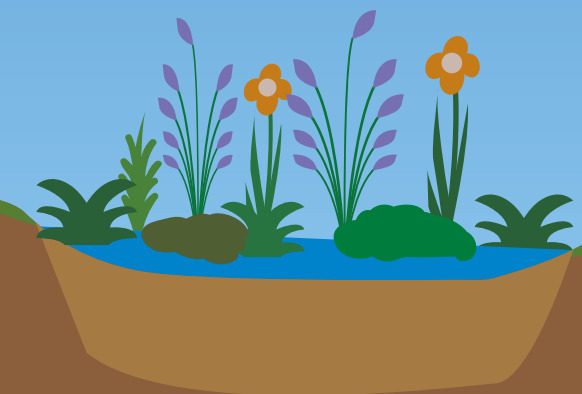
### Properly designed raingardens:

- Beautify your landscape
- Reduce pollution to lakes, rivers, and streams
- Reduce flooding and erosion
- Attract birds and butterflies
- Protect fish and other aquatic animals

### Raingardens DO NOT:

- Attract mosquitoes
- Hold water more than 2 days
- Require more maintenance than other gardens
- Cost lots of money

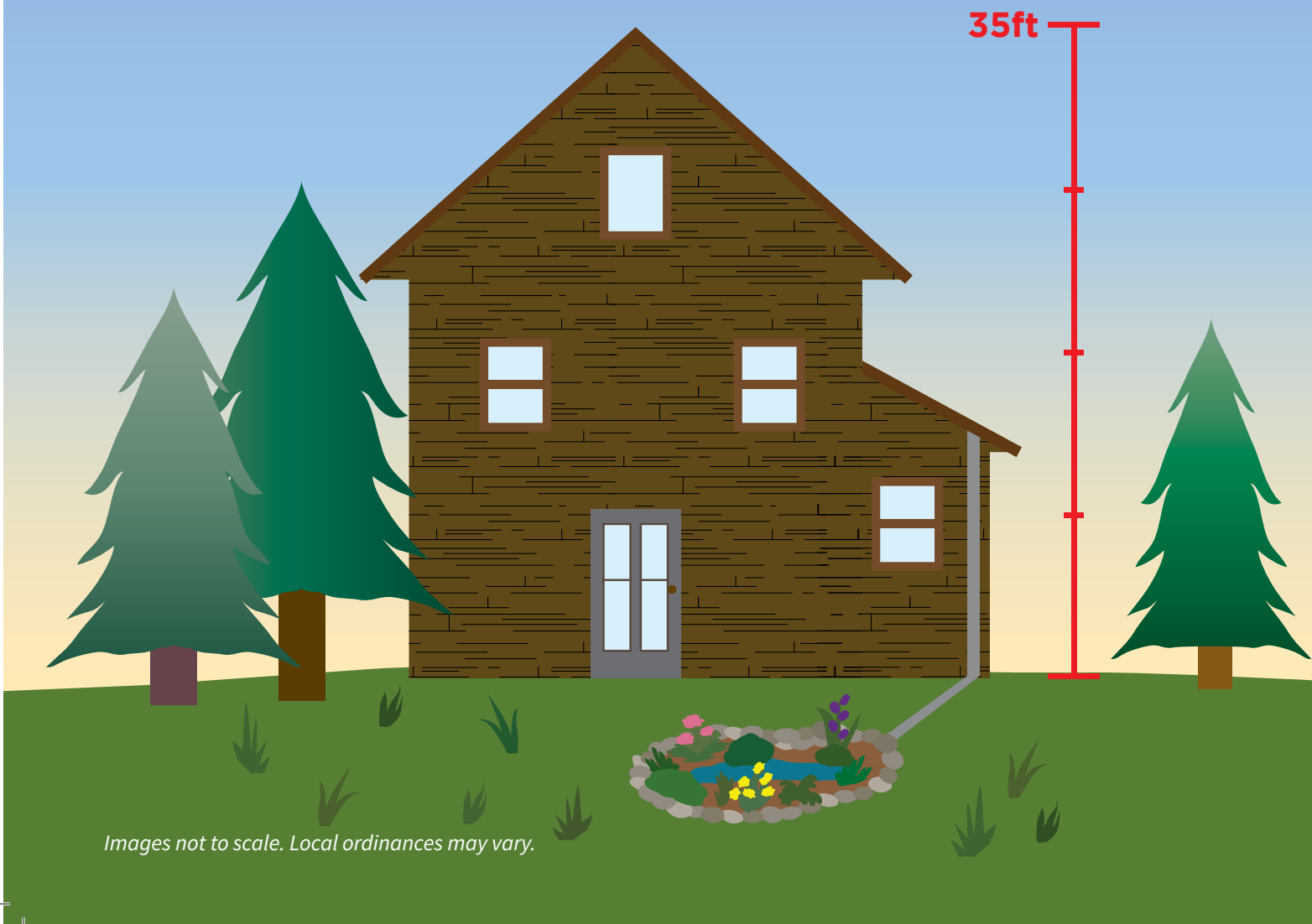
Information provided by  
Blue Thumb: [bluethumb.org](http://bluethumb.org)





# Height of Structure

Height regulations help ensure that all new structures and additions to existing structures, to the extent possible, are not seen from the river. If you have a structure that was built before the adoption of the Riverway regulations, different height restrictions may apply.



Images not to scale. Local ordinances may vary.

## Who can I contact to learn more about Riverway regulations or scenic easements?

Contact your local government, the Department of Natural Resources (DNR), or the National Park Service (for scenic easements) before undertaking any work on your property to learn about Riverway zoning regulations related to your proposed activity or project.

- MN DNR (Properties in Washington County):** 888-646-6367
- MN DNR (Properties in Chisago County):** 763-689-7100
- MN DNR Easements:** 651-259-5599
- National Park Service (for scenic easements):** 715-483-2261
- Afton:** 651-436-5090
- Bayport:** 651-275-4404
- Lakeland:** 651-436-4430
- Lakeland Shores:** 651-436-1789

- Lake St. Croix Beach:** 651-436-7031
- Marine on St. Croix:** 651-433-3636
- Oak Park Heights:** 651-439-4439
- Scandia:** 651-433-2274
- Stillwater:** 651-430-8800
- St. Mary’s Point:** 651-436-1099
- Taylors Falls:** 651-465-5133
- For townships,** contact your county:
- Washington County:** 651-430-4300
- Chisago County:** 651-213-8382

# The Riverway Regulations

The following pages provide visuals to better understand the building restrictions within the St. Croix Riverway boundary. The images reflect the Minnesota rules and are based on the model ordinance that was adopted by local governments. Depending on how your property is zoned, there may be different factors to take into consideration. Please use this as an introduction to the Riverway ordinances and contact your local government to learn more about restrictions specific to your property.

Many structures were built prior to the adoption of the Riverway regulations. This may limit what you can do on your property. Be sure to work closely with your local government *before* investing in plans.

## Maximum Impervious Surface

Impervious surfaces are generally manmade surfaces that water cannot easily penetrate. In natural systems, most rainfall infiltrates into the soil and slowly moves to streams, springs, or aquifers. Impervious surfaces prevent infiltration and lead to increased water flow on the surface of the land.

20%

### Examples of impervious surfaces:

- Patios
- Roofs
- Decks
- Gravel/paved roads
- Driveways
- Structures



# Minimum Lot Size

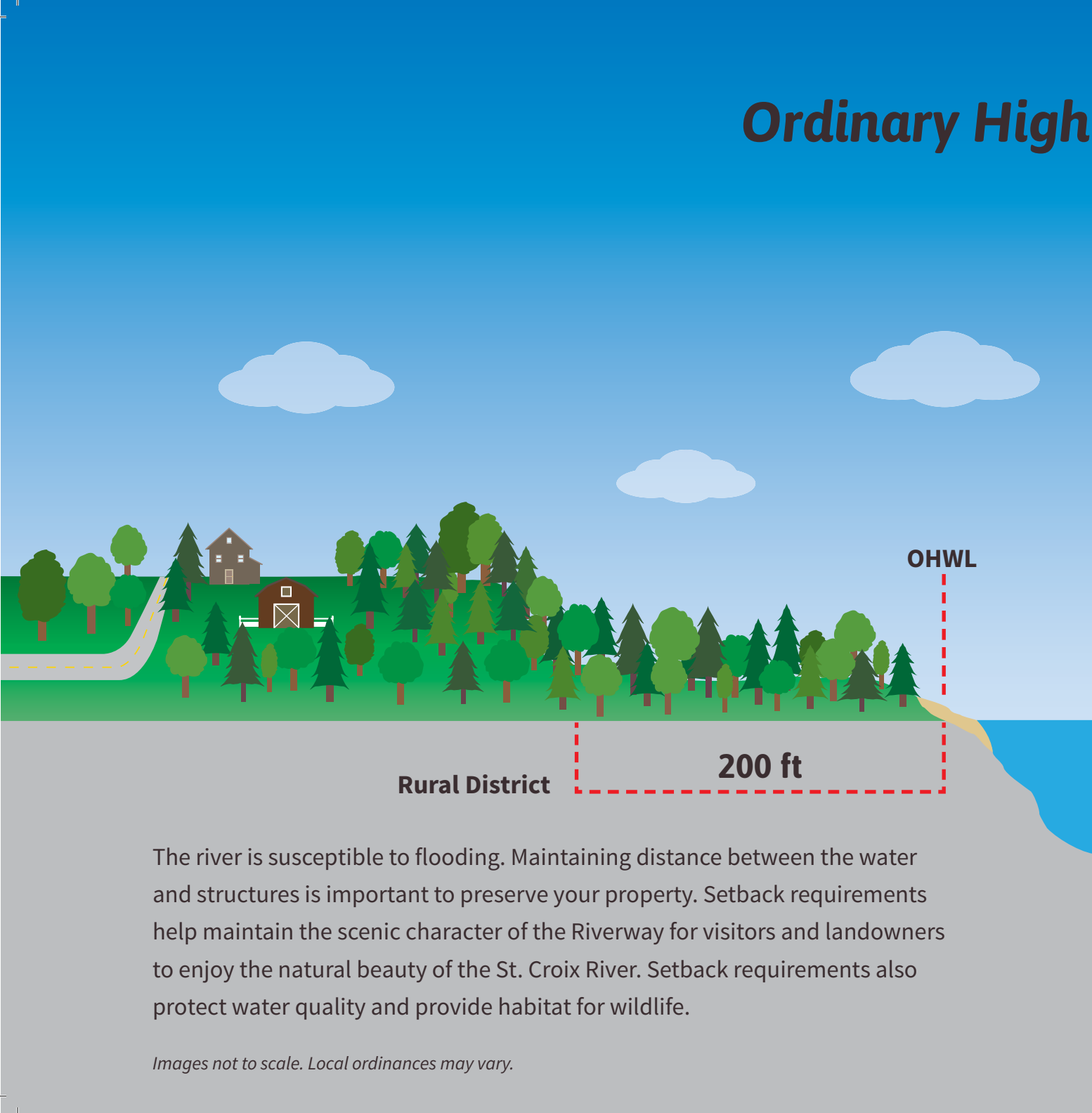


## Overview of Riverway Regulations

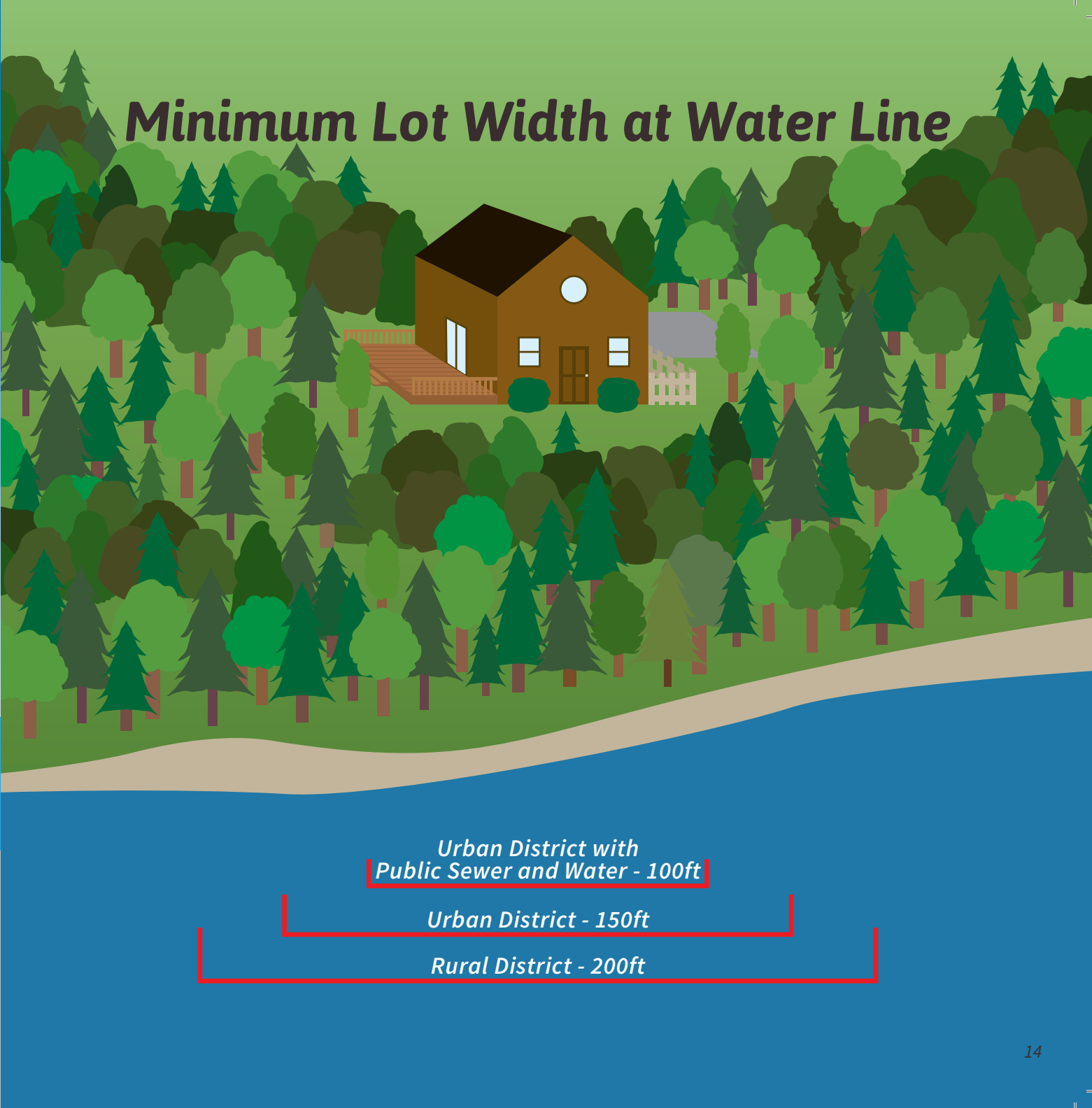
Regulation	Rural District	Urban District	Urban District with Public Sewer and Water
Minimum lot size above ordinary high water level	2.5 acres	1 acre	20,000 sq ft
Lot width at building setback line	200 ft	150 ft	100 ft
Lot width at water line	200 ft	150 ft	100 ft
Building setback from ordinary high water level	200 ft	100 ft	100 ft
Building setback from bluffline	100 ft	40 ft	40 ft
Maximum structure height	35 ft	35 ft	35 ft
Maximum total lot area covered by impervious surface	20 % (1/2 acre)	20 % (8,700 sq ft)	20 % (4,000 sq ft)

Contact your zoning administrator to learn whether your property is zoned rural, urban, or urban with sewer and water. Local ordinances may be more restrictive than the Riverway regulations outlined in this resource. Please reference your local ordinances and contact your zoning administrator for more information.

# Ordinary High



# Minimum Lot Width at Water Line





## Minimum Lot Width at Building Setback Line

Urban District with  
Public Sewer and Water - 100ft

Urban District - 150ft

Rural District - 200ft

Lot width requirements ensure privacy for landowners, promote vegetative screening, and provide a buffer for fire separation.

*Images not to scale. Local ordinances may vary.*

## Water Level (OHWL)

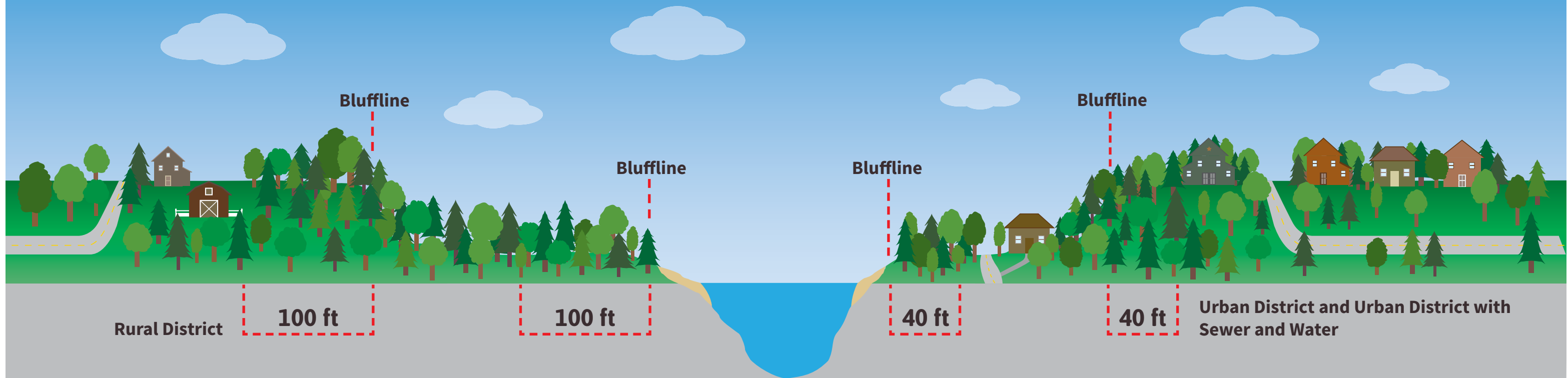
OHWL

100 ft

Urban District and Urban District with Sewer and Water

The ordinary high water level is commonly the point where the natural vegetation changes from predominantly aquatic to predominantly terrestrial. Contact the Minnesota DNR for a correct OHWL determination before making plans for your property.

# Building Setback from Bluffline



Bluffs provide important wildlife habitat and contribute to the character and natural beauty of your homesite. Bluffs are slopes that are greater than 12%.

Steep slopes and land adjacent to them are subject to earth movement and can be easily disturbed by excavation, ground cover removal, and tree/shrub cutting. Although the amount of movement may be slight, it can result in cracked foundations, tilted basement walls, soil erosion, and damaged utility lines.

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