

# Finland MN Housing Project Survey

50 responses

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## What are the values that need to be at the center of decisions made about housing?

41 responses

Air B&Bs and other lodgings created from non-locals and their impact on our local economy; as well as knowing the Benefits vs Costs on that matter. (Such as driving the housing costs sky high.)

When it comes to permanent housing, we need to find out how many local people are in need for housing to see if a new resource is needed.

Another thing that would be helpful would be to list more on popular sites, such as Zillow.com. There have been land that sold recently that never got posted or was known publicly. There's some of us that would like to know when even lots are available.

Stop air b and b.

A long term plan for how the housing will help build the Finland community in a positive direction(ie. thinking about the big picture). Quality materials/construction, sustainability, affordability, accessibility, energy efficiency. Having new constructions mesh well with the north woods look and look "natural" in the landscape, not ugly cookie cutter "suburban" look

Affordability that matches with jobs available in the area.

A thriving community long into the future. Welcoming community.

Update/safe, yet affordable housing- both for rent; purchase

Supporting our retirees, workforce so they they can have affordable housing that are not cheap shacks.

Equity, affordability, accessibility, quality

Keeping Finland Finland. Solutions need to fit the people who are already living here and local families, not developers and wealthy people who want to retire here but not be a part of our community.

We don't want to see this area being turned into a dumping ground for people who are career and generational welfare people. We need people who are willing to work and contribute to the good of the area. We need people that respect others property.

Care for community, care for the environment, affordability

Find their own housing

Affordable housing for workers, affordable housing for elders, affordable housing for families, limits on vacation rentals.



Affordability, family and well made, one-two person

Infrastructure, plow the road's, electrical, sewer, medical, internet access, ect. This needs to be done first, not last

For a certain group of people who moved into the area about 20 years ago and they started wanting to change our Finland then and are still trying

Get a job and buy a home in Finland or build one like we all did.

Diversity, equity and inclusion towards those the housing is serving. Stewardship of the land and protection of biodiversity and natural resources. Consideration of environmental impact (having lowest carbon footprint possible). Using traditional building methods and local materials to create functional, beautiful housing that will serve many generations to come.

Keep the values in the comprehensive plan- limit development to the south township, limit short-term rentals in favor of long-term housing.

Clustered, modest, start small(12 units), simple, sturdy. Avoid a low income "project-like" neighborhood. How to make sure "locals" use these dwellings rather than vacationers or developers?

Who is going to pay for new housing

Where is the money coming from?

The rich get richer and the poor get poorer!

Honesty. Reality based.

The township can not even take care of what we already have!

Affordable on an \$8-12 an hour wage. Affordable on a retiree's fixed income of \$423-823 a month

Keep it rural, maybe sub developments with minimum lot size of at least 2 acres

Should be able to pee in the yard. Maintain community character

Sewers, wells, driveways- land

It's a new thought for me, I'm not sure

Jobs: If Cliffs closes, would there be enough employment to pay for these housing plans? Or



would the building become an expensive ghost town.

Jobs, will there be enough jobs to support extra people and families in the Finland area.

Retain the feel of Finland and it's history

We need to focus on people who call or want to call Finland home. We need to maintain our character and identity.

Live and let live

Finding property that is available.

"Free" money isn't really free, fairness and no partiality important, trying to build and consider long term maintenance and repair costs depending on type of ownership: private, gov't, etc.

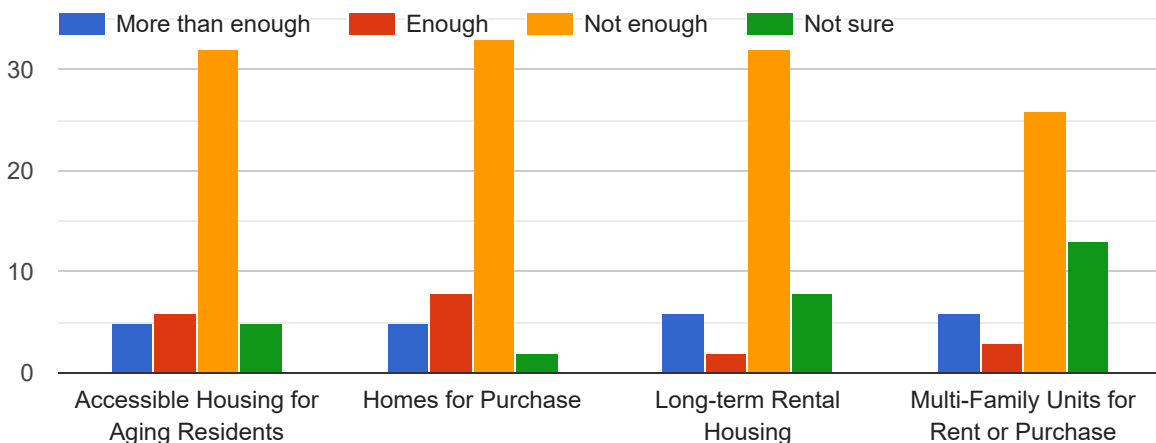
Maintain(enhance) independent, and respect for rural feel and character of area.

Affordable, maintain rural feel.

Keeping people that are from here, here. Making it so people can actually afford a house since we can't all live with our parents forever. Wages. Not messing up the forest.

Town characteristics-housing should fit the culture, affordability for people who live and work in the community, accessibility for all ages.

Considering the existing housing stock in Finland, how would you rate the supply of the following housing types:



Do you or someone you know expect to be looking for housing in the next 3-5 years? If so, what would you be looking for to be healthy, secure and financially stable in that housing? Are there any specific amenities or services needed?

38 responses

No

Yes, affordable

We're always looking for different housing, but now the prices are out of control.

Yes. But people from cities drove prices up to make air b and b's so now can't afford anything worth buying.

Yes. Affordability, no mold/toxic materials, nice neighbors, a snow removal situation that isn't too challenging to deal with and get out for work in the morning, a house that isn't falling apart and generally functions decently well.

Yes.

Not looking myself, but have a half dozen friends wanting to move to Finland but can't find housing.

Yes, I have been looking for a home for a year. To be financially stable, I would need a home to be in the \$125-175K range. It would need to be a structurally sound with affordable utilities.

Quality, sustainable, affordable. Snow removal, moving, light maintenance.

Yes, I am looking to buy in the next 3-5 years, as is my roommate and several co-workers. I am looking for a single family home that is close to "downtown" (within 3-4 miles) and is in the cost range of \$150,000-175,000.

I have aging parents struggling to stay in their homes here right now. They need live in help or some kind of creative solution. Assisted living in Silver Bay or Two Harbors is too far away- it isn't their community. I also know a lot of kids from this area and I wonder where they will live if there's no starter housing they can afford. Don't want to see them all leave. We need young people.

An insurance emergency services are available, community assistance, outreach programs, rental and purchase agreements

Go find a job



Yes, yes, you may need to work with Health Partners for elderly housing.

See #1

If Finland doesn't have what a person wants, we don't want you(or them)!! All of this is asking for lots of trouble in our Finland!

My neighbors are looking for a small home that is reasonably priced in the Finland area. Looking for heat(gas or wood), running water, electricity and septic. Wanting it to be in good condition with no major repairs needed.

renewable energy, high speed internet

Yes. Homes need a yard, privacy, a garage, not 10, 20, 40 acre sites. Maybe a "suburban" sized lot or development around a common sewage treatment plant. High speed rail to the mall of America or Black Bear Casino.

And our masters accomplish this through taxation!

Within walking distance of a grocery/restaurant. Electricity available? Access to medical services, dental/chiropractor etc. Near to others for asking for help as needed- plowing/moving snow getting to a road. We need to attract and retain trade folk -electioneers, plumbers, septic installers, road graders/plow folk, mechanics. You need a washer/dryer facility combined with a shower(indoor) for year round use that both tourists(hikers) and full time residents can access. Perhaps a community college branch to train trades people and home health aids but also supply housing for them. Have senior care/ senior center and daycare on same site with some interactions and some independent of each other times too. A mini bus/van to take folks to Silver Bay, public library to access their programs besides books and computer use. In the beginning, partner with NSAP in Silver Bay but you need access for those without own transport. Please don't rely on e-means alone to get the word out to get responses for meetings. Much of N.E. Lake County has dead zones and/or spotty service for relying on E-media.

Yes. Fixed costs that can be relied upon for years to come

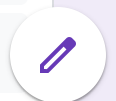
Good, affordable, accessible land and housing with septic, water and power

If anyone needs specific amenities or services, they should go look elsewhere

Yes. Basic sewer, water, electric

Yes, affordable housing for people looking to settle here. Mostly younger people.

Don't know anyone



Yes- it would be helpful to be affordable(either rent or purchase price). Stability would stem from long term consideration of the costs to build/manage (if community/gov't owned). No one wants "build it and we'll figure out costs later strategy!"

Walking distance to Finland Co-op and restaurants.

Yes, brothers. Houses need to not cost \$400,000- a mortgage under \$1,000 a month

Yes-young people want to live and work in our community and cannot find affordable accommodations for rent or purchase. I have an employee who had to move to Two Harbors to find a place to rent while she has looked for an affordable home for 3 years!



What do you consider to be a reasonable cost for housing given the wages available in the area (Purchase Price or Monthly Rent)?

44 responses

\$700-\$1000/ month

Purchase: \$300-400k for a smaller single family home. And \$1,000-1,500/month for a house to rent.

150k to 350k

Ideally \$700/month for rent, if possible, for a small unit or \$1,000-1,200 for a house that could be split with roommates. Maybe \$150k purchase price for single income.

Monthly payments of \$800-1,200

\$750/month Calculated based on area wage levels

up to \$750/Month, up to \$200K for purchase price

Starting around \$175,000

Purchase price- \$120,00-210,000 Monthly rent- \$500-900

\$100,000 for a modest home on a few acres seems much more reasonable than the prices I am seeing right now. \$500-800 monthly rent or house payments seems more reasonable than what a lot of people are paying.

Monthly rent-\$600 or less. People working service jobs usually can't afford \$1,500 or more rentals.

Monthly rent \$750- 1,000 based on service industry wages

Since lake county rentals exceed median levels in the state, a good look at the reducing rents in this area is a must. \$1,000 to 1,200 a month seems appropriate.

Housing under \$200,00 for families, Rental units \$750-1,000

\$600-800 monthly

Purchase price- \$80,000-125,000

"Whatever the asking price is"!





What the market price is

Rent= \$500-750 per person, price= \$200,000-250,000 for a house on 5+ acres

Unknown

Under \$1,000/ month rent? Under \$200,000 purchase?

It shouldn't have to do with a persons wages. It should depend on condition and value of the property and local rates.

It should depend on the condition and value of the property and the going rate. Not the personal wage.

This community is nothing more than a playground for the elite!

N/A The reality is that building a house is \$200,000 minimum and we cannot dictate how much a person can sell or rent their place for.

\$600-800/ Month

\$300-600, include utilities, purchase price under \$100k to 65k. Multigenerational housing would be good to prevent "isolation". You're in a low wage area. Building rentals or purchases should reflect that. Not bare-bones but not fancy "state of the art" either do "middle road". But if you do "market rate" you immediately shut out your low average/tourism sector/ workforce and/or people who live here full-time year-round through the winter!

Under \$200,000

\$75k-200k

\$200,000 might buy a home

\$80,000-120,000 Purchase price, \$800-1,000 Monthly rent

\$80,000 Purchase price, \$400-800 per month

\$150,000 Purchase price, \$800-1,000 per month

Monthly rent less than \$1,000

Less than \$150,000 for Purchase price

\$120,000-175,000 Purchase price



Monthly rent of \$1,200- 1,500 for a 3 bedroom house

\$500-600 per month

Too many considerations for this to be fairly/easily answered. Be good to plan/price different types/sizes of dwellings and get 'real' cost to own/rent.

Purchase price less than \$100,000(\$80,000), Monthly rent less than \$750.00

Rent/ 1 BR- \$1,200. Purchase price/ condo or tiny home- \$200,000-250,000

Purchase price- \$200,000

Monthly rent under \$1,000

Monthly rent- \$1,200 Purchase price- \$125,000-150,000



We have heard community members interested in adding accessory dwellings to their property (Garage apartments, attic/basement flats, tiny homes in the yard, etc). What would you want Crystal Bay Township to consider if this were to happen?

43 responses

Maybe have a limit based on size of the owned property so it doesn't get out of hand as a precaution. L

Only can be b n b if they actually live on main residence. Not just on paper.

Yes, I think these are a great option for especially single renters that might struggle to afford a full house of their own.

That these only be available to people that work in the area. There are far too many remote and online creators pushing out locals and driving up housing costs. No AirBnB's in lake county.

Yes it is important way to increase available housing for rent and help current owners be able to afford to continue to live on the property.

That these are not short term rentals.

I'm not sure, but it might be wise to consider what percentage could be used for short-term vs. long-term rentals.

This should be easier to do- allowed by zoning and septic laws- but within reason. Would help accommodate elders staying on their home or property.

Am not in favor of anymore small rentals or airBnB's. Most of those are going to people renting for a week or so and I believe it is hard for young people to buy into the community. Our locals need rentals.

I would love this to happen. I would hope you could work on zoning and help to ensure it is not just a loop hole for more short-term rentals.

The use of the space, septic issues, taxes, are the owners permanent residents?

Tiny homes, apartment credits, attic/basements flats.

We must have their option given the new housing reality. We must adjust with the needs, the times.

Sewer, water, electrical, fiber optic, emergency services, snow removal



"If zoning is allow"

If a property owner get the permits they can do what they want

Consider the use of these structures. If they are for personal use, allow it. If they are for long-term rentals, support it. If they are for short-term rentals, have policies and restrictions in place to ensure this is not an easy way to remove long-term rental options.

Ok if obeying ordinances re. septic, setbacks, ect. I'm in favor of long term rental in private homes / as long as there's enough space for off road parking.

Yes, as long as land use and sewage, etc. ordnances are observed. Incentives to upgrade sewer, septic, power, and driveways may enable current home owners to construct on their own properties. Does the township want to be in the landlord business?

I think that is already covered by lake county zoning

It's not up to Crystal Bay township, it's up to the county.

You are not going to stop this! Look what 'our own" county has done to it's own people in regards to taxes!

Limit the number per property. Full time residents only. Work with county to help lessen all of the hoops they have to jump through in order to do it.

Limit the number

Yes, as long as long-term housing for workforce or family members needing housing. It's for multiple rentals outside area? No. Because it takes housing away from those who need it.

Unit limits 3 or 4 residential dwellings per property

More flexibility for long-term residents to solve their housing needs in whatever way works for them

They should be able to do what they want with their property-(legally)

It's the owners business, not the township

Is it the townships business?

Will this change my property tax? What kinds of rules and regulations are implemented to allow this to take place? The added noise and visual aspect to neighboring home owners!



If it does not raise my property tax, yes go for it.

Realistic expectations-not crazy regulations

Yes

Provided the additions are for people needing a place to live. (No vacation rentals)

I don't think Crystal Bay would have much to consider since it does not have P&Z authority or jurisdiction over septic's. Main concern should be proper treatment of waste water.

Depending on county environmental services

Innovative/practical way to encourage and see the needs being met. Septic considerations, otherwise it's a basic building standards. Think second to last point under 'strategies' section of 2015 comp. plan.

Appreciate the need/opportunity for additional income, but worry about too many VRBO/Airbnb type properties. No sense of community with transient population.

Agree to allow a variety of them to happen

Packing and keeping it tidy and neat

Support this if it were actually used as housing for people who are actually going to live there-not just short-term rentals.

This would be a logical way for locals to provide additional housing and make some extra cash- is that not allowed already?



What would you need in order to support new construction in Finland to increase the supply of housing options (that retain our unique residential and historical character and the desirability as a place to live, work, and play)?

41 responses

Not sure. Possible start small.

Not letting somebody buy a commercial property to turn it into their weekend retreat. But any new should be in the interest of all not select groups.

A comprehensive plan that reflects community desires and feedback and considers all the ramifications. Having an overall long term vision/plan that the community supports for the long haul. Personally, knowing the reasoning behind each decision would be important too.

I suppose maintaining forest buffers between homes and existing trails.

Community values and engaged in the project. The project should provide benefit to the community as a whole.

I support it already!

I support this effort now.

Nothing, I support this.

Prefer it to be locally owned or community needs to have input in some way.

People need to be working and not be seasonal residents. Do not believe we need low income housing as that creates a lot of other issues as other towns have found out. Transportation is always an issue living this far from a town of larger size.

I would love to see the construction be high quality so it lasts. I would like it to be a reasonable square footage so there is enough space but not huge. Aesthetically pleasing.

Information on a project, the need for a vision- what we see in 10/20/30 years for the growth and keeping the character of Crystal Bay-can be modified to maintain goal. Sustainable materials for building. Local contractors and workforce.

Pay your own way

Multiple local-input workshops with a trained leader to process, or send a select committee to a detailed daylong or two housing seminal focused on rural and forest lands.



See #1 and #5

(Look at all the problem's that will happen) We don't need new or any more housing in Finland is a wonderful place to live. Finland it needs to stay as it is.

Leave Finland alone. We don't need any new low income housing

I would need to see the mission and vision, long tern goals, blueprints, impact report on the surrounding ecological area and a carbon footprint report. Also, to see that the local materials were being used and local contractors hired for the work.

Cluster dwellings near the current roads and access points. I don't really want to see forest land, pristine land, converted to houses. Smart arrangements on already "degraded" land would be good. Gravel pits, four seasons restaurant site, fields, old landfill site by Clair Nelson Center.

Know where it would be build, who would own the property. How much would it pay in taxes.

Know where the money is coming from, who will take care of them after they're built.

Wake up! Lake county should send everyone a free copy of George Orwells book 1984! Because this is exactly what is unfolding!

No big corporations. Who's paying for it? Full time residents.

Will never support it! All this is about is making a job for someone! This township can't even take care of what we have! This is an absolute fucking joke!

No restrictive con rentals or too many rules on how many

N/A

Local control

Once again, the land to build on

Not in favor, this is a small community and there are plenty of good jobs with good wages. Should stay small

No levy(self sustain), tax increase

That this changes would not increase my property value, which in turn raises my taxes. I'm not changing my property, so I should not have to pay for the additional housing projects, I would not benefit financially from this endeavor!



It is about property value tax and jobs in the area

Identify an adequate site. Plans that support multi-generational housing.

A well thought out plan for location, design that would fit the needs of younger and senior residents.

I wouldn't need anything to be supportive of new housing. Our present "unique residential and historical character" seems to be build what you can with what you have. I prefer that to regulation on what a quaint, comfortable, energy efficient Finnish homestead should look like by federal, state, or county do-gooders.

No big condos


Good building site/s, that the costs are being accounted for appropriately, and that the proposed ideas have minimal effect on tax burden to everyone. Can't be funny money(initially) that ends up creating a cost burden later on.

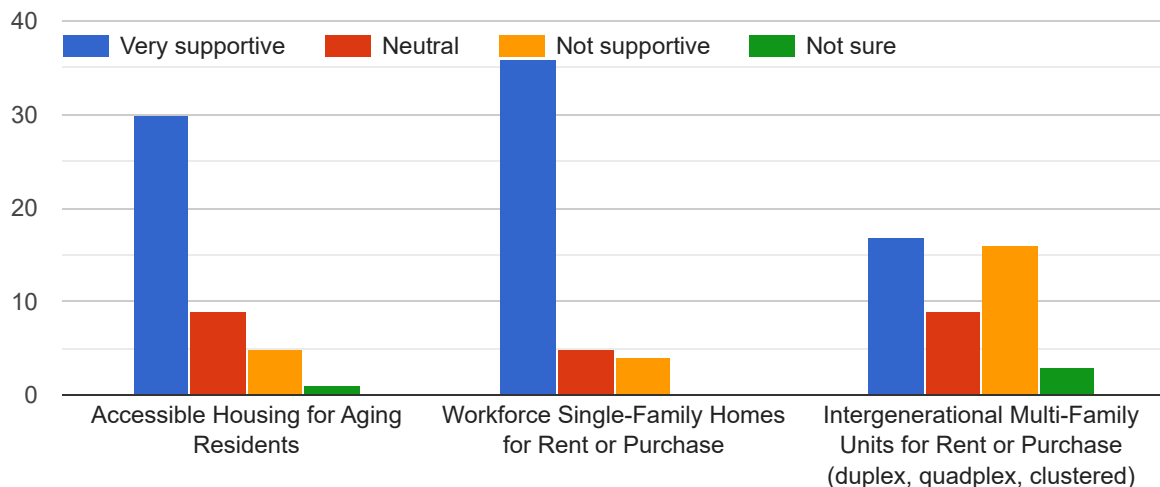
Not too densely populated, to support rural feel and character of area

Not vinyl siding cookie cutter style

I would need to know that it would be affordable options that are reasonable for young people to rent or own. Decent quality construction-not like the airbase houses.

I already support this concept- the devil's in the details- making sure folks have enough information and opportunity to voice opinions.

Would you support new construction in Crystal Bay Township to increase the supply of the following housing types:  Copy





### Are there any other housing types we have missed that you would support?

5 responses

Apartment.

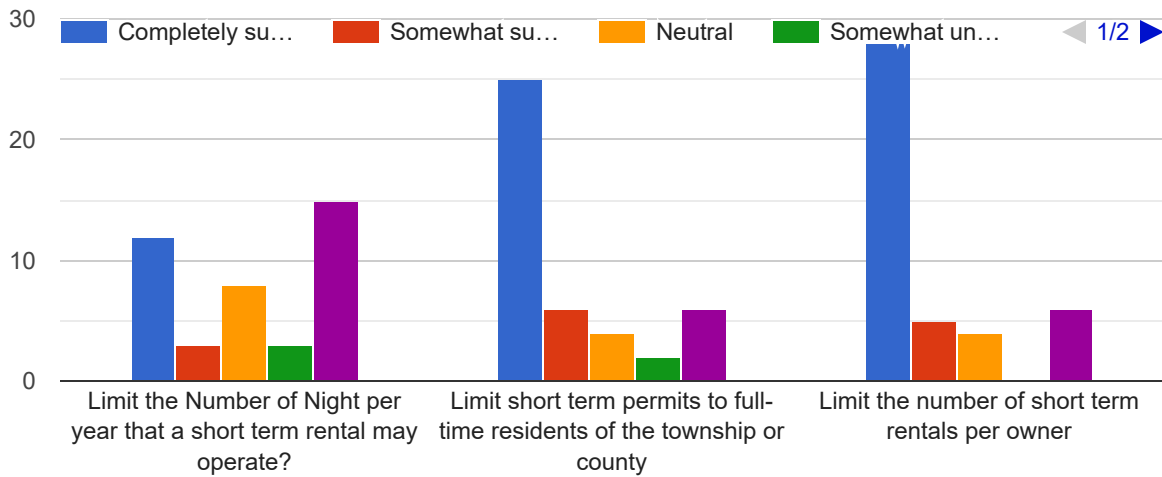
No air b and b.

Fixing up existing homes, adding on or building smaller homes on same property to care for aging family members.

No

Absolutely not! This is not a township job!

Regarding Short Term Rentals (Airbnb, VRBO, etc), rate your level of support for the following permitting restrictions at a county or township level:



Would you like to be on the steering committee or know someone who might be? The committee will meet starting in the fall of 2023.

**If so, please include your name, and email and/ or phone number in this space:**

10 responses

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## Share any other thoughts or concerns you have about housing and related issues in Crystal Bay Township:

27 responses

Also getting the local methheads out. It's very obvious who.

The only other thought I have is thinking in the coming decades with more people moving north with climate change, is that the more housing comes available the more people will move here, and we could still end up with a relative shortage of housing compared to the amount of people wanting to live in Finland. There of course isn't anything wrong with people joining the community but it would be interesting to think about how this cycle might play out long term.

Support/draft new legislation banning short term rentals, meanwhile make it as hard as possible to set up short term rentals. Our land and housing is precious.

Property tax reform needed on a state level. The township needs the property tax money that they get, but our town is being gentrified by rising property values and taxes. The state needs to change the formula to tax commercial and 2nd homes more.

I thank you for working on this. Affordable accessible housing is critical for long term success of our community for people of all socio-economic classes.

No development in Finland!

"Leave our town as it is"

I think if all of the above questions are taken into account a great decision will be made. Thank you!

Allow community/shared gardens and encourage native/prairie/wooded lawns. No high rise apts. or condos. Limit to 2 stories to keep the outlines below tree line and protect viewsheds

Variety. Old folks need different dwellings than families. Some apartments

There is already property for sale to build on also homes for sale. I think we should be looking at taking care of what we already, the township already has to pay for.

If you can't look around you and see that we are living in an absolute slave-state system, than you are no more than the common "sheep"!

Is anyone going to follow through? What , realistically, can be done? How about we clean up what's already here? Is this just another waste of time, money, and resources again? Promote more volunteering!



Fuck the housing we can't even get the roads fixed right or even get them plowed for people to get to work or school. Take care of what you have before starting another fucking thing!

The fore going seems overly ambitions for our population. It'd be helpful to have an ally in politics. Not a Stauber but, say, an Oberstar counterpart. RE: Clair Nelson

I very much support having local's be owner's instead of out of town people. Local's work, spend money and send their kids to our school's. If people from out of town are reaping the benefits it's not helping our local economy.

Some of us live without electricity, phones, E-devices, trash pick-up, mail availability, indoor plumbing, just to live here! An upgrade to electricity available at dwelling would be marvelous or an indoor shower and/or toilet. This housing effort shouldn't be about attracting more out of towners for summer only residents or snowmobile weekenders but about long term keeping folk who work here, live here, full time. Keeping Finland and Crystal Bay and Lake County community oriented.

Make sure you keep local control and make sure it benefits long-term residents. Only locals should be able to have short-term rentals in Crystal Bay.

Too many to list

More information/ transparency as project progresses to public not involved in committees

If you want to live here, do what other Finland residents did. Buy land and build, or buy a home that's up for sale. Does our town actually benefit from this? There's a very limited amount of jobs available to pay rent or loans would this put more of a burden on us or increase more problems?

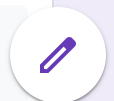
Some kind of agreement for senior residents to sell there homes to younger people in need housing if the seniors are heading for assisted living homes in Finland, or the area.

I support grants funding (without 'hooks') that incentivize any of the housing needs we have, but in all fairness and equity, subsidized housing ends up stripping dignity and value of both builders and buyers/renters.

Would like to see owner/renter properties well-maintained, picked up and current county laws enforced = not fair to neighbors and community if not. Applaud those who have come before and put so much thought into this over the years!

I live in Beaver Bay township but am interested. I will be gone November and December but can "zoom" in.

The 2 properties south of Lovdahls need to get cleaned up. People should not be able to store mattresses, cars, and crap overload.

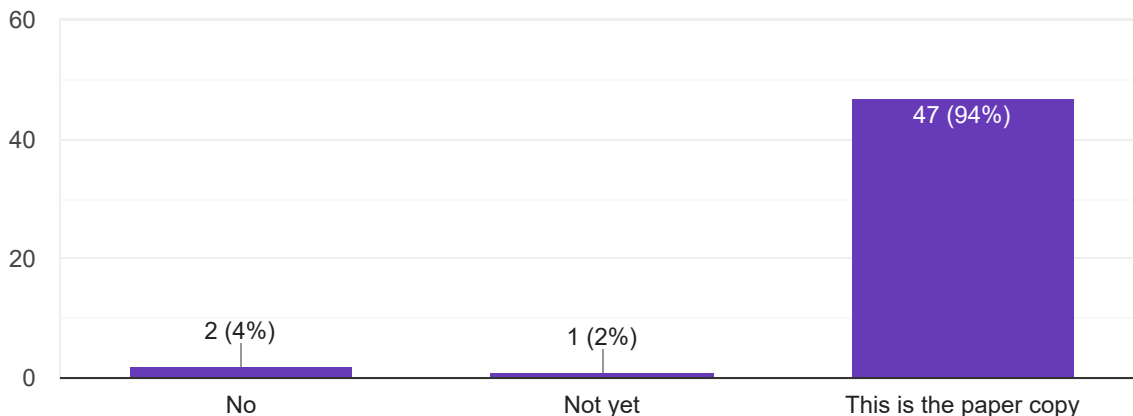


Change and development will happen, whether we do anything or not. I'd rather township residents take control to make/keep our community accessible and affordable.

Have you already returned a copy of the paper version of this survey?



50 responses



Are you a resident of Crystal Bay Township? If yes, please provide your address.

50 responses

Doesn't say

Yes. No, not necessary

Yes. 6211 Hwy 1, S.B.

Yes

yes, 5201 Silver Hill Dr

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