

Town of Crystal Bay
Finland Home Solutions Steering Committee
Clair Nelson Finland Community Center

Minutes

April 10th, 2024

- I. Attendance: Doug and Terri Perfetto, Rachel Fleming, Ken Nelson, Honor Schauland, Joan Beard, Mike Nikula, Pam Melby, Stacy Breden, Harper Breden, Dave Geist, Nancy Anselment-Olson, Demetrius Hill, Jonathan Beauchane

Zoom Attendees: Pam Jonson

- II. Mike Nikula (Finn) called the Meeting of the Housing Steering Committee to order at 5:30pm.

A. **Welcome**

Handouts for everyone on some of the things from the last meeting, Introductions.

Minutes/Notes from March 6th, 2024 correction and approval - Motion by Dave Geist seconded by Demetrius Hill to approve.

B. **Presentations: Christine McCarthy**

- a. Septic Basics: If you have any type of plumbing, you need a septic system. Septic inspections are needed if a new septic system is older than 12 years, an existing system has gone 8 years since the last inspection, or when a home is sold, or an application for a permit has been filed for another structure on the property.
- b. It's a good idea to pump every 3 years.
- c. The state provides the licensing for the pumper, inspector, designer, etc.
- d. You have to have the capacity in your septic for every bedroom on the property.
 - i. Example: If a tax forfeit property has a septic system designed for 3 bedrooms, but the house has 5 bedrooms, then you'd have to upgrade the septic system to account for the extra bedrooms.
- e. Question: Why is the number of dwellings limited on a property? Zoning. Its all about density and footprint needed to operate it.
- f. Example Query: If we receive a 5 acre lot, what are the general rules around breaking it up? It depends on what the zoning is in that particular area. For example, RR zoning is one dwelling on 1 acre minimum. This would fit ½ acre building and 2 possible septic sites, but there's different zoning all around the county.
- g. There are a few ways to split up parcels of land:
 - i. Cluster Subdivisions; there's a higher density of dwellings in one central area, so that there is a centralized

septic/sewer system, water and electric hookups, and road access.

- ii. Standard Plat Subdivision; one parcel is equally broken up into individual lots where there's one dwelling, one septic, etc. For example; R-3 zoning is 2.5 acre minimum per dwelling. So 10 acres can be broken in 4 equal lots. This would allow for the ½ acre build site, and 2 possible septic sites.
- h. Question: Could R-3 be turned into an RR? The County wouldn't automatically say no, but would be a big deal to change over, and there could be issues with wetlands or waterfront. Don't be discouraged by the current zoning, talk to the county, and see if it's a possibility.
- i. Question: What if a tax forfeit has a non-compliant septic system? Usually, the seller puts an extra \$20,000 in escrow, or if it's just the tank they'll put less in escrow, or a letter from the contractor that says home much to put in escrow. We haven't had a tax forfeit with the situation that the septic is failing, but they might be selling "as-is." But we could make an arrangement with HRA to figure out a solution before sale.
- j. Question: What percentage of septic systems in the county are mound? It depends on the soil and landscape. For example, in Fall Lake Township there's a lot of sand, so there's mostly bed systems. Bedrock, sand, clay, etc. all contribute to what kind of systems go in where
- k. Wenck did a CARR around Riverside Drive to assess if there was a need for a sewer system. It was decided that there wasn't a need for it. Smaller municipal-style septic systems are around 10,000 gallons a day and that's a lot of units.
- l. Question: What kind of zoning obstacles are there for accessory dwellings (for those in the elder population that want to build on another area for them—or live-in assistance—to live in that is attached to their current structure). It depends on the dwelling and the zoning of the lot. There's a zone-limit on the number of dwellings, there are wetland exceptions, set backs, etc. They would have to add another bedroom to the capacity of the septic system. Maybe that would just require another tank, or expanding the mound by 10ft or so.
- m. Question: If zoning says 5 acre minimum, that means you can put one dwelling on the 5 acres. A complex is different from a single family house. The county could look at the particular parcel, and complex and get a reasonable, needed, variance of some kind to work with it.
- n. Greywater is not allowed by state code.

- o. If some people don't have money for a new home, they might have money for an RV. But Section 6.08 states that RVs, campers, etc, licensed with registration are only available for people to be living in them for 21 days or less in the entire year. But with a structure permit they can live there more. If you meet the qualifications for it, it's easy to get a structure permit. However it still counts as a dwelling.
- p. Question: Would a duplex with a shared septic be ok'd? Probably, an easement would be needed if sharing a tank (not just a handshake).

C. Finn's Update:

- a. Matt Johnson, HRA working together with the land commissioners on the tax forfeited land going to local bids first to keep it in the area.
 - i. Finn spoke with Joe Baltich and Rich Sve to alert them to this
 - ii. Matt is hoping to change one of his ongoing meetings so that he can attend our meetings.
- b. Please invite other people to come to the meetings
- c. Finn is communicating with Nate Eide, Lake County's Land Commissioner to see what tax forfeited land is currently out there. There are plat books that Rachel has, and there are alerts in the paper occasionally.
- d. Possible tax forfeited home property that could be going up for sale on april 25, and we are trying to talk to people to see if we can get it for the HRA. This is the kind of thing that we should be on the lookout for.

D. Rachel's Update on Grants:

- a. Empowering Small Community proposal, not a grant but uni will help instead, went through the first phase not through, will know by the second half of may
- b. MN H Friendly Grant paying for housing has been extended through March 31 of 2025.

E. Any Additional Reports:

- a. Nancy: Hamilton Habitat in Grand Marais might be a good outfit to invite to talk to us about their process. Their situation is slightly different; they're dealing with the housing issue in Grand Marais, getting funding from some of the same sources we are.
 - i. Steven George is selling the house that he bought on the Cramer road. They want to have the house removed from the foundation and sell it. Finn has been talking with them, and possibly relaying that info to Matt Johnson.

F. **Discussion:**

- a. Per diem sheets filled out
- b. Write down your email to be sent reminders for the next meetings (or another method to get a hold of you if no email)
- c. Next meeting time: May 8th, 2024 at 5:30pm
- d. Topic/Guest for next meeting: Habitat for Humanity

III. **Close Meeting:** Dave Geist made the motion to adjourn the meeting and Jonathan Beauchane seconded. Consensus to adjourn the meeting at 6:56pm until April 10th at 5:30 p.m. at the Clair Nelson Finland Community Center.



Mike Nikula
Community Outreach Coordinator



Pam Melby
Committee Secretary



Stacy Breden - Crystal Bay Township Clerk

