

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

**Minutes**

August 14, 2024

- I. Attendance: Rachel Fleming, Lise Abazs, Katee Ristuccia, Demetrius Hill, Jonathan Beauchane, Kaare Melby, Pam Melby, Nancy Anselment Olson, Stacy Breden, Hansa Hirani, Sara Springer, Tracy Chaplain  
On Zoom: Brooke Tapp
- II. Rachel Fleming called the Meeting of the Housing Steering Committee to order at 5:41pm.
  - A. **Welcome**  
Handouts for the committee members, and introductions.  
**Minutes/Notes from July 10th, 2024 approval** - Motion by Nancy Olson seconded by Demetrius Hill to approve.
  - B. **Presentations: Brooke Tapp, Stewardship Coordinator with 1 Roof Housing, Duluth, [btapp@1roofhousing.org](mailto:btapp@1roofhousing.org), 218-235-3311**
    - a. 1 Roof started as Northern Communities Land Trust in 1990, then merged with Neighborhood Housing Services in 2012.
      - i. 340 total homes, 294 of which are in duluth, 20 in proctor, 6 TH, 10 in Grand Marais, etc.
      - ii. 91 of the 340 are buyer initiated, 82 are new construction, and 167 are acquisition-rehab homes.
      - iii. 340 total homes plus 231 resales=571 households served.
    - b. Community Land Trust (CLT): to provide access to land and housing to people who are otherwise denied access.
      - i. increase long term community control of neighborhood
      - ii. to empower residents through involvement and participation in the organization
      - iii. to reserve the affordability of housing permanently; this is what one roof primarily does
    - c. There are 200 CLTs in the US and 12 in MN.
    - d. Through 1 Roof, they would own the land, and the homeowner leases the land for a nominal fee and owns the buildings (aka "improvements") on the land.
    - e. Homeowners retain the right of use to the land, and upon sale, they retain 100% of their earned equity and capital improvement credits.
    - f. Qualified buyers can purchase land and homes at affordable prices— 25% less than market value—on a 99 year renewable land lease.
    - g. Land trust homeowners agree to 'pay it forward' and pass the bargain price on to the next owner if they choose to sell.
    - h. Prospective homeowners have to qualify in the income bracket at the time of purchase, but they don't have to stay at that income level.

- i. Homes can be inherited by heirs of the homeowners, but if they choose to sell, the home must remain affordable, as per the 'pay it forward' agreement.
- j. Affordable means not more than 30% of your income for housing costs; principal, interest, taxes, insurance, land lease fee (if a CLT home).
- k. 1 Roof Stewardship goals
  - i. promote the success of homeowners
  - ii. protect the affordability of publicly-invested-in homes
  - iii. preserve the quality and condition of the home for future generations
  - iv. prevent the loss of the public investment and homeowner reuters, especially to foreclosure.
- l. 1 Roof doesn't deal with septic or well, the houses must be on city water and sewer. Brooke will ask for reasons as to why exactly they don't.
- m. Question: If the Housing Committee were to team up with 1 Roof, what are the expectations?
  - i. A lot of local engagement, land to build, or a housing stock that can be rehabbed, local development on the ground.
  - ii. If Crystal Bay wants to be involved, what would that look like? It would be best to talk to her supervisor Jim, and open the dialogue of what it would take, and what is already in place such as funding, entities involved
  - iii. Jim's contact information will be emailed around through Tracy.
- n. Question: Is this a sale or a transfer of deed? If the township owns a piece of land, and we work with 1 Roof, then the township would relinquish the ownership of the deed to 1 Roof.
- o. Would this relationship of 1 Roof be with Lake County or Crystal Bay Township? There will be some entity on the hook, the development, the local HRA or entity that is robust enough to take the risk.

**C. Tracy Chaplain, ESMC (Empowering Small Minnesota Communities):**

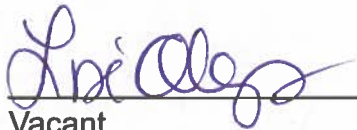
- a. Access to anyone in the U of M university to help research a community land trust so that housing for residents can stay with Finlanders.
- b. There are 2 researchers on this project now. They have met with Rachel and Stacy and Honor to come up with a scope of work;
  - i. Need for a map to outline the available land, where tax forfeited lands and houses are, what infrastructure is there, zoning etc, and compile all that into one map.
  - ii. Compile a comparison of pros and cons in creating our own community land trust, and comparing side-by-side how that could compare to the county HRA and other models.

**D. Rachel's Report:**

- a. Hill House Update: Lake County HRA decided it's too much money to rehab and resell, so it's not going forward, and the house and land is going to revert back to the owners.
- b. Finn (Mike Nikula) has stepped down as Housing Committee Outreach Coordinator, resignation letter copies passed around.

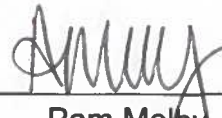
- c. Next Tuesday, Crystal Bay Township will look at if they will be hiring for an outreach coordinator, moving forward without one, scrap the entire housing project, or appointing an interim Coordinator.
- d. Jonathan Beauchane motions that the Steering Committee recommends Lise Abaz takes the Housing Committee Coordinator position on an interim basis until March 2025. Rachel Fleming seconded the motion, passed.

III. **Close Meeting:** Consensus to adjourn the meeting at 6:52 pm until September 11th at 5:30 p.m. at the Clair Nelson Finland Community Center.



Vacant

Community Outreach Coordinator



Pam Melby

Committee Secretary



Stacy Breden - Crystal Bay Township Clerk

9.11.24

**ORIGINAL**

THE UNITED STATES OF AMERICA  
DEPARTMENT OF JUSTICE  
FEDERAL BUREAU OF INVESTIGATION  
WASHINGTON, D. C. 20535

TO : DIRECTOR, FBI (100-441100)  
FROM : SAC, NEW YORK (100-100000) (P)  
SUBJECT: [REDACTED]

ORIGINAL

100-100000  
100-441100

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