

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

**Minutes**

January 10th, 2024

- I. Attendance: Mike Nikula, Bob Meyers, Harper Breden, Stacy Breden, Honor Schauland, Nancy Anselment-Olson, Kenny Nelson, Kaare Melby, Jonathan Beauchane, Demetrius Hill, Rachel Fleming (on Zoom)
- 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 Dec 15th, 2023 correction and approval** - Motion by Kenny seconded by Bob to approve.

- B. **Review Survey Data** - Finn asks everyone to go around the room and each share - keep it short, under a minute - one thing that stood out to you while reading through this. Something you thought was noteworthy. Or something this group should follow up on.

Bob - focus on what is possible

Nancy - Majority of people who took the survey recognize that there is an issue and want something to happen

Kaare - Found it interesting

Jonathan - people want affordable housing but for the people of this community, Co-op is trying to build a new store. Is there a way we can add something to the new building to help address this issue - team together for the future.

Demetrius - Noticed how many people it gets to vs who responds - kind of sways the results

Stacy - Something that makes sense in our community - Harper will need a place to live in a few years

Honor - pleased that we got as many results as we did, solution needs to fit Finland

Rachel - there are lots of comments about not being comfortable with free money

Finn - lots of self serving answers vs what can we do as a community. Diversity there too. Would like to send another one down the road - something similar - could be simpler or more focused. Others agree.

- C. **Name this Initiative!** Group vote results: Final decision is Finland Home Solutions!

- D. **Finn's Update:** Talked with HRA about ELC and Silverpointe expansions. Matt Johnson said there are grants available for projects - looking for vacant lots, tax forfeited properties. Funding to fix up. Photos of some places in the area that could be rehabbed. (Shows photos to get ideas going)

Good discussion on possibilities - Nancy asks about zoning for some of these properties

Folks on the team are asked to think about possible properties and/or run down homes that could be rebuilt or rehabbed for this idea.

- E. **Rachel Update on Grants:**

Forest Management grant from Natural resources conservation group in Duluth

SB Charitable Fund - March 1st - funds available for spring 2024

USDA section low interest loan

1 Roof offers low interest loan

- F. **Discussion on what to start and take on.** What is too much? The Township can't take this on specifically. HRA could likely help put partnerships together. Find the property, get the HRA involved, put partnerships together, rehabbed, land trust owns or manages, lifetime lease. Might be easiest to get a property that's abandoned or a cleanup project.

We need to understand these mechanisms better. Land trusts, zoning, a way to organize volunteers.

Who will do this stuff? We need more community awareness, more people would probably be interested in helping out in a lot of different ways.

Talking about abandoned and junked properties and county level enforcement. They can help coordinate funding through IRRRB, they don't generally do enforcement unless there is a community complaint. Can we figure out a feasible plan to take to them?

Concerns around how to be sensitive about this, we don't want to be bad neighbors, we don't want to get too carried away or judgemental. Different ways to approach people about this.

Finn wants to learn more about mortgages and lenders and how some of the different financing options work.

Young families - we need ambulance drivers, housing, and jobs.

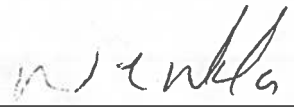
- G. **List of realistic priorities - homework for next meeting.** Everyone is asked to think about this and come back with ideas.
- H. **Does anyone else from the group have anything to report.** Nothing at this time.
- I. **Still looking for a recorder or note-taker position.** No one at this time - Honor will do it temporarily.

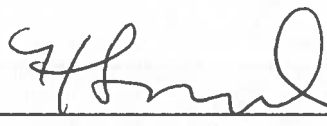
III. **Close Meeting:** Consensus to adjourn the meeting at 6:45pm until February 10th at 5:30 p.m. at the Clair Nelson Finland Community Center.

Possible Topics/speakers for next meeting

Matt Johnson from Lake County Housing Redevelopment Authority (HRA)

Lake County Age Friendly Coalition

  
\_\_\_\_\_  
Mike Nikula -  
Community Outreach Coordinator

  
\_\_\_\_\_  
Honor Schauland  
Temporary Notetaker

  
\_\_\_\_\_  
Stacy Breden - Crystal Bay Township Clerk

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