

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

Minutes

January 8th, 2025

- I. **Attendance:** Rachel Clark, Lise Abasz, Colby Abasz, Ursula Lang, Tracy Chaplin, Rachel Flemming, Stacy Breden.
- II. Lise Abasz called the Meeting of the Housing Steering Committee to order at 5:33pm.
- III. MOTION to accept the December Finland Home Solutions Minutes at 5:33pm.
Motioned by Lise Abasz. Seconded by unanimous consent.
- IV. **Introductions.**
- V. **Funding Report: Lise Abasz**
 - a. Dug through the numbers to get them exact and accounted for.
 - b. Received final payment for MN Age Friendly grant from FOF (\$9175) in our bank account. State Grant funds that should be spent by June 30th. Will need to file a report with Bookkeeper in July on how the funds were spent. Jenni has Q4 information and all reporting is done until June. We have already accounted some funds for township admin. FOF has already claimed and spent down their portion of the grant. Remaining funds are ours.
 - c. Submitted request for ESMC funds from RSDP (\$5000). Waiting for them to come. These funds are ours to spend on a timeline that works for us. Can stretch beyond June to fund whatever we need.
 - d. Total remaining funds to be spent in 2025 = \$14,567 (\$9,500 by June 30th).
 - e. Project Timeline: There is not a strict June 30th ending deadline for FHS and ESMC involvement - wiggle room on end date. Stay in touch through the fall.
 - f. Budget: In February we should create a project budget based on where there is the most interest and energy after our community meeting. What projects do we want to work on and how many hours should we dedicate to them? Budget will outline goals and refigure hours. This will help with new contracts. Lise will work on budget.

VI. Grants Coordinator Report: Rachel Flemming

- a. Finished summarizing narratives of last year's speaker presentations and sent to Ursula to be incorporated into big poster for February community meeting. Received.
- b. Unwell for about one month due to health reasons, so not much updates on grants.

VII. ESMC Updates: Tracy Chaplin and Ursula Lang

- a. Meeting with Christine McCarthy (Lake County Planning and Zoning): Fantastic. She was very helpful. Major takeaway: sounds like there are a fair amount of resources to tap into as housing has been outlined as a major priority for the county. Feels like good timing with our project lining up with priorities of various state agencies. Sounds like Christine McCarthy and LCPZ will be a helpful partner moving forward. She is hoping to have her office conduct GIS mapping for consistency. Future conversations to be had around County parcels in and around the Finland area. ESMC partnership can help FHS

understand concrete steps to accessing those resources. Example: if there are funds available from LCPZ for septic improvements, who can access those funds, for what specific purposes, and how?

- b. Suggestion from Lise Abasz to revisit getting the rotating loan fund within the township. There is a potential for \$10-20,000 from IRRRB, but it would need a match. Could the county contribute funds? If so, that could bring it to a very meaningful amount of money and would solidify the township's role in the project. A rotating loan fund within the township would be a great unified access point for funds for people who need it, and could access funds in a streamlined way, leading to very meaningful outcomes.
 - i. Needs committed people on board, coherent plan and strategy. University could help design the strategy. Perhaps funds could support land trust fund. Note that Crystal Bay/Finland doesn't have great reputation at County level right now, meaning that we need to be very clear with our plan, strategy. Important to have County on board for any development projects. Perhaps something to pursue post February.

VIII. Discussion

- a. Future plans/focus of group: Septic regulations and technicalities seemed like a strong problem at first, but general access to housing might be a more important focus, especially community land trust. How do we get more housing units where we want them for people who need them?
- c. Discussion of potential development sites in Finland area:
 - i. New highway department building that will need a new septic. Maybe in the same area new housing units could go in that share the septic. Concern that it is not a good location for residencies: next to gravel pit.
 - ii. If township moves into county garage, develop that area for housing. Probably good timing to bring the idea up. Project planned for 2028.
 - iii. General idea: if there is new development planned, piggy back and add housing to share the septic. Conversation to have with County.
 - iv. Development in downtown Finland and septic concerns: most of downtown Finland is in a flood zone with a looming septic problem. Suggestion to undertake septic mapping project to identify buildable zones. Suggestion to build a bigger community-supported central septic system that could support multiple independently owned dwellings around it, new and pre-existing homes, which could increase affordable housing stock and solve current residents' septic problem. Noted that there are efforts underway to develop a flood map. Noted that shared septic would be a more impactful use of funds than just going to one home. Prior study conducted around septic in downtown/riverside area identified that septic in that area pose a looming problem down the road. Records from study are still available. Research did not go into centralized septic. Study was conducted long enough ago that we would need to redo it. New zoning requirements for development now require a backup septic site. Spring 2024 flooding in the area raises the question if that is a site we should build up. But it does already have homes there. Suggestion to conduct a risk assessment study to understand how close to problematic the septic are.

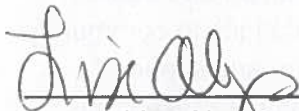
collect information/input. Block off the space from 2-6pm for set up and clean up. Rooms A & B. Set up food in the hall. Someone will need to plan advertising/promotion.

- h. Ongoing planning and prep meetings: standing meeting, weekly on Wednesday evenings at 6:00pm over zoom to work together, discuss, and check-in. Keep our regular in person Wed, February 12th meeting. Two big tasks: flesh out project map and plan event activities. Other tasks: logistics, promotion. Email group ahead of time if there's something that needs to be focused on. Secretary will take notes. Tracy will set up calendar invites. Respond yes, no, or maybe so that we know who will be attending. Could Diane at ESMC set up zoom link?
- i. Next week: Discuss Ted's research on Community Land Trust models. Look at it online so you can open links. Think about how to make this information digestible to a community member. Suggestion of a visual matrix to show what qualities/attributes different models have. Include qualitative assessment of how well the model fits Finland context. Keep long form information for this group. Take a look before next week and be ready to offer feedback for Ted. First item for next week's meeting. If you can't attend email thoughts. Next week also work on skeleton outline for community meeting - how much time do we give to each section of the meeting? Also focus on big poster. Ursula will put poster text into google doc with sections, headings and text so it's easier to edit together and make poster into pdf so it's easier to see the rough idea. Colby will help Ursula with Finland input for background/context and stories for poster.
- j. For community meeting: have one page overview ready for each project direction to provide overview and show there are lots of different ways to go about it. Include visual map of CLTs in the US.
- k. Tracy will share images from graphic design partner for inspiration or potentially to hire for design work for the poster.

X. Leadership Change: Community Engagement Coordinator (Lise Abasz) and Secretary (Rachel Clark) will swap roles moving forward. Stacy will adjust and resend contracts.

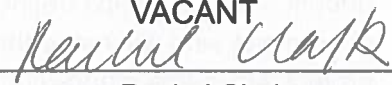
XI. Next Meeting: Wednesday, February 12th from 5:30-7:00pm at Clair Nelson Finland Community Center.

XIII. Close Meeting: MOTION to adjourn the meeting at 7:05 p.m. Motioned by Lise Abasz. Approved by unanimous consent.

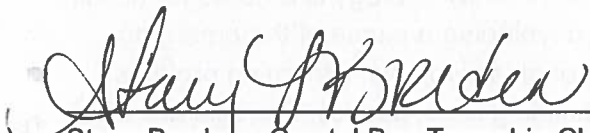


Lise Abasz

Community Outreach Coordinator

VACANT


Rachel Clark
Committee Secretary



Stacy Breden - Crystal Bay Township Clerk

ORIGINAL

IX. Planning: February Community Gathering

- a. Ursula brought draft of large poster for Community Gathering that covers background and context of the issue our group is working on, a description of each presenter from the last year, areas for community engagement, grants, and main focus areas for future projects: community land trust, identifying buildable land areas, septic system issues and possibilities, co-housing arrangements. Poster would be large on the wall with a smaller condensed version for people to take home.
- b. Suggestion to incorporate case study stories from community members. Discussion of how anonymous those stories should be and the pros and cons of having a name attached to the story. With an anonymous story, if you include enough detail, people will know who it is anyways. Cons of named individual stories: there may be some in the community who may dislike an individual involved, and would be turned off from the project because of that. Suggestion that using individual stories may turn off some people, but is more likely to connect. Suggestion to focus on people who are involved in the community, and include lots of stories so there is someone you know and like. Connection to how we began the project, with community stories from real people and their lived experience.
- c. Suggestion to frame the storytelling piece with the question "How did we get here?" Connects to the story of how we all got here, the history of the town and the land. This is nothing new, it's been happening. Move us away from the sentiment of "new people/outsideers coming in." We all got here somehow. Suggestion to include people's stories who have been here a shorter amount of time so they feel represented.
- d. Question: is there a way to find out how many people in the area actively need housing? Wide generic census data comes in the beginning months of the year and tells us about 40% of the housing stock is not occupied by year-round residents - vacation rentals, seasonal residents, second homes.
- e. Beginning with the end in mind: what do we hope people will walk away from the Community Gathering with? Action steps. We hope to gather community input: Here's where we came from, what we've done so far, where we're going, how do you want to help? Invite the community back to the table.
- f. ESMC Diagram for community partnerships: identifies assets and challenges, develops actionable community strategy with implementable fundable action steps and defined priorities. ESMC helps define projects, then flesh out and make invitations to community champions who will make them happen: funding strategy, leadership, and scope of project. Have this diagram in mind as we plan the event. May or may not present this diagram at Community Gathering in February, may be too much. We are currently in the middle: we've identified assets and challenges, community strategy is a home for all full time residents in Finland/Crystal Bay Township, developing a sense of the emerging priorities, but not yet articulated into committees or clear projects. Emerging projects: community land trust, mapping land and viable building sites, septic. Projects are what we hope people who attend the community gathering can plug into. Have stations so people can move around the room.
- g. Event logistics: Date: Saturday, February 22nd. Ask Dan to cater. Event 3:00-5:00pm, end with the meal so that conversation can continue through the meal, continue to