

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

Minutes

May 8th, 2024

- I. Attendance: Rachel Fleming, Honor Schauland, Joan Beard, Mike Nikula, Pam Melby, Stacy Breden, Harper Breden, Nancy Anselment-Olson, Demetrius Hill, Jonathan Beauchane, Kaare Melby, Lise Abazs, Dave Geist, Darren Schmidt, Tracy Chaplin, Natalie Lavenstein
Zoom Attendees: none
- II. Mike Nikula (Finn) called the Meeting of the Housing Steering Committee to order at 5:36pm.
 - A. **Welcome**
Introductions.
Minutes/Notes from April 10th, 2024 correction and approval -
Correction: "MN H Friendly Grant" to "MN Age Friendly Grant."
Motion by Nancy Anselment-Olson seconded by Harper Breden to approve.
 - B. **Rachel's Update on Grants:**
 - a. Took training through MN Housing so we could write some grants through them. She's also researching other places to find grants, such as: Age In Place Grants, for things like modifications to houses; AEOA, North Shore Area Partners, the State, MN Housing Fund, Mn Age Friendly Fund.
 - i. Lise mentioned that the Live Well At Home program through Minnesota's Department of Human Services could have funds also.
 - C. **Finn's Update:**
 - a. Finn approached the people that purchased (old Hill house) property on the Heffelfinger Road. They are building a new house on the property, but there's a small house already existing on the property. Finn asked if they would be willing to donate the house and accompanying acreage, and the owners agreed! The home was built in 1910, and is on a 2 acre parcel. The land and house would be put into a 90 year trust.
Fin has already spoken with Matt at the HRA, and asked for some money to fix up the house, as well as get things going with the legalities.
Had considered registering the building as historic, and also creating a museum, but ultimately, this should become a home for someone.
 - b. Talked with Nate at the Land Commision, he'll be at the next meeting. We are hoping that the Land Commision and HRA can

come to a meeting at the same time. There's currently legislation in the State stating that tax forfeited land doesn't always have to go to bid, but instead org's like ours could have first pick.

- c. The land in Isabella unfortunately went to an LLC.

D. Presentations: Darren Habitat for Humanity

- a. In a nutshell, Habitat for Humanity provides affordable housing for everyone they can. They build the homes as cheaply as possible, with volunteer work, then they work out a mortgage that works with the family's income. They do about 5 houses a year.

- i. Question: Does HFH find a lot first, then a family? Usually land is arranged, then they find the family, then they can adjust the house plan to that family's specific needs; ex. how many children, elderly families would need a single floor without stairs. There are some states that have a specific set layout, and that's it. Then, the family's attend a First Time Homebuyer Training, to get up to speed on expectations, and tools to be a successful homeowner. The entire process could take about 18 months. Most volunteer interest is from DULuth, so transport is difficult. Got a modular home as a solution.
- ii. Do you have a land specialist with ties to the community? In Floodwood, the current house HFH is building, the Mayor was the lynchpin. Their city had money from a state grant, and they made an offer to the land owner. The Mayor even tried to get a HFH Branch started so this particular land could be used in this manner.
- iii. In rural areas, driveways, wells, septic, all have to come before the house. Does HFH do that? They try to not build in places without city services because of the cost associated with those utilities. Some habitat affiliates have run into this and dealt with it. If anything it's an added expense, it will just come down to the budget that is available. For their board, it would be a big sticking point.
- iv. HFH as a non profit can petition for a tax forfeited property in St. Louis County and it would never see an auction.
- v. What process goes into finding the family? Families can apply for homes. The board has a subcommittee for selection. Lots of factors are considered; travel time, work place, location of house, etc. People can state their interest in joining HFH, and then when the next project reaches a planning phase, HFH reaches out and the families can apply.
- vi. HFH doesn't have the same standards that a bank would have for a loan or mortgage, but even with those low

- standards, many families don't meet the criteria. There is a minimum threshold of income for the mortgage to be viable.
- vii. Do you do any rehabbing or remodeling or repairs? The Age in Place program was created to help people stay in their homes longer. They've looked at condemned properties to rehab and sell on the market, but they'd have to find the right house to rehab, because it could end up costing more than a new house.
 - viii. If someone lives in a HFH house, and wants to leave, HFH will have first right to buy the property back, rehab it, and get it back on the market.
 - ix. Are all the rehabbing Age in Place done in Duluth, or any rural areas around here? They're willing to look at places here, but they need to know are there volunteers, contractors, etc. It can be a struggle to find the pieces that make it work.
 - x. AEOA may be looking at hiring their own employees to be their own contractors to complete this kind of work.
 - xi. HFH has their own "Code" that is slightly better than MN code, and way above federal code (modular homes are built to MN code, manufactured homes are built to Federal code).
 - xii. Who do we talk to about the Age in Place program? We talk to Darren. Rachel will get his info, and they'll talk about Rachel's questions.
 - xiii. It's especially difficult when the family owns the land that the house would be built on. If HFH owns the land, and the family ends up not being eligible for the house, they can just find another family. But if the family owns the land, that makes it harder. HFH would have to buy the land directly from the family, and then if the family doesn't qualify, HFH will find another family.
 - xiv. There are even restrictions on Tiny Homes, especially in Duluth.

E. Any Additional Reports:

- a. Other people/orgs to ask for next meetings:
 - i. Hamilton Habitat out of Grand Marais; they're connected to the City sewer/water, so they're situation is a little different. They may have partnered with HFH and One Roof.
 - ii. AEOA has many rehab programs. We were looking at having someone from there to come speak.

- b. Finding the link for the zoom meeting is difficult. It's livestreamed on Facebook, or it's emailed out afterward. Can we add a zoom link to the online calendar? Zoom can be tricky with technology snafus, and trying to ask questions online.

F. Discussion:

- a. We have plat books to lend 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: June 12th, 2024 at 5:30pm
- d. Shall we keep the same 2nd Wednesday for meetings after June? Updated meeting schedule for the rest of 2024 can be printed up for the next meeting.
- e. Topic/Guest for next meeting: Nate Eide from Land Commission

III. Close Meeting: Dave Geist made the motion to adjourn the meeting and Demetrius Hill seconded. Consensus to adjourn the meeting at 6:41 pm until June 12th 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

