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

Minutes

September 11, 2024

ORIGINAL

- I. Attendance: Rachel Fleming, Lise Abazs, Pam Melby, Stacy Breden, Hansa Hirani, Tracy Chaplain, Jonathan Beauchane, Katee Ristuccia
On Zoom: Georgia Lane
- II. Lise Abazs called the Meeting of the Housing Steering Committee to order at 5:38pm.
 - A. **Welcome**

Handouts for the committee members, and introductions. Please direct anyone who is interested, even if they don't want to attend meetings, to join the email list.

Minutes/Notes from August 14th, 2024 approval - Motion by Jonathan Beauchane seconded by Rachel Fleming to approve.
 - B. **Presentations: Georgia Lane, LGSW, Arrowhead Area Agency on Aging**
 - a. Finland is not the only one wrestling with these issues in a rural area.
 - b. The need for "old age" housing is growing rapidly:
 - i. Half of today's 5 year olds will live to be 100.
 - ii. In 2020 we have more people 65+ than we have children 18 and under in MN.
 - iii. 35% of Lake Co residents are 65+years old.
 - iv. 46% of Crystal Bay Township residents are 65+ years old.
 - v. 3 out of 4 people want to stay in their homes as they age according to an AARP national survey.
 - vi. 60% of rural homes were built before 1980.
 - c. Age Friendly Community Designation from AARP, "AARP Network", is an organizational affiliate of the World Health Organization's global network for Age-Friendly cities and communities.
 - d. MN entered the global network in 2021. There's a Governor's Council for Age-Friendly MN which created around \$6 million in grant money available. Global Age Friendly Network is a road map to changes in community, a way to bring like minded organizations together, a lens to approach projects, and an organizing structure to get work done.
 - e. Lake County entered the network in 2021, led by Public Health Department.
 - f. Age-friendly housing entails
 - i. spectrum of affordable options
 - ii. zoning that ensures adequate supply
 - iii. home modifications and maintenance (universal design)
 - iv. creative solutions - cohousing, accessory dwelling units (mother-in-law suites), land cooperatives
 - g. AARP Discovering and Developing Missing Middle housing
 - i. Middle Housing can include: Townhomes, duplexes, fourplexes, accessory dwelling units, cottage courts, etc.

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- ii. What is it that our community wants? What would we like? What is allowed by the county? AARP has guidebooks on how to go about attempting to change the county zoning/laws that stand in the way of moving forward (Georgia will look into where we can find these guidebooks).
 - h. Well and septic inspectors need to be on our side for our Committee to move forward easier. Who needs to be aware of the cause, and put their weight behind it? We can stay in contact with Georgia to make sure were in contact with the right people
 - i. AARP's HomeFit Guide: examines what makes a home age-friendly. There's a video too.
 - j. The ABCs of ADUs: A Guide to Accessory Dwelling Units and how they expand housing options for people of all ages.
 - i. Accessory Dwelling Units can have many different styles: Detached, Attached, Interior Upper level, interior lower level, above garage, garage conversion
 - k. Other Organizations working on these issues:
 - i. Village to Village Network: Grassroots programs run by trained volunteers and paid staff to coordinate village-wide programs and activities and connect members to free, low cost or discontinued services.
 - ii. Naturally Occurring Retirement Communities (NORC): neighborhood areas where housing developments were not originally planned or designed for older adults, yet that have aged over time with at least half of residents aged 60+ years
 - iii. Cohousing, senior cooperative housing and home sharing.
 - l. National association of home builders (NAHB), have Certified Aging in Place Specialists (CAPS). There's one person out of Virginia who is certified in this.
 - m. Our biggest problem is the county says that second dwellings need separate wells and septic on the same property. Habitat for Humanity and 1Roof say they won't touch any dwellings without city water and sewer. The Lake County HRA could help us, but not if it costs too much money.
 - i. But if zoning laws change to allow ADU, would that just create huge developments?
 - ii. Can we find case studies on laws to protect a neighborhood, that wouldn't allow business development, but *personal* developments? Sample language would help us to see what kind of language has the protections that we need, so that it's a *resident* with an ADU, and not just another VRBO.
 - iii. Are there other Land Commissions in Lake County? Silver Bay has been trying to address this, but in a more tourist directed way.
 - n. We should look into having a conversation with IRRRB.
 - o. Zeroing in on our goals will be very beneficial. What is the scope? How many units are we looking to create? A general ballpark will be helpful.

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C. Discussion:

- a. Stacy: Maybe when we have a rock solid plan on what we need, and what we are looking for, we can bring in someone big like Baltich.
- b. Katie: Assisted senior living, or a cottage court could be very desirable in this particular community.
- c. Tracy: Planning and zoning will have to be changed with the county for any of this to work. Is there room for a creative wastewater solution?

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

- a. There are professional researchers available through the ESMC office, but we have to be very clear on what we need because the timeline is very short.
- b. How do we create a draft plan for ESMC? There is a current mini-draft of 2 pieces of work that surfaced out of the last meeting: mapping of available land and land trust models.
- c. The common barriers are the rural nature of the land and houses, septic, and wells. If there is a house with a well and septic, how can we take advantage of that the best?
- d. Can we go to the HRA to get money for an extra septic tank on a property we already have? If HRA funding can be used to upgrade the septic, then there are several projects that could be pretty immediately available.
- e. Is there money available for *people* (not developers) that want to make affordable housing on a piece of property that they already own?
- f. We will look into contacting Matt at the HRA with Lake County before we meet next.
- g. Jeremy Hurd is our representative with the ARDC, which supports the AAA which supports Age Friendly Lake County.

E. Lise Report:

- a. Township is not very responsive to supporting the Housing Committee at the moment. But we can make sure to pay Stacy through the grant for work done through the Committee to take some pressure off Township payroll.
- b. Next Township meeting is September 17th at 7pm to confirm the ESMC contract.
 - i. Anyone who wants to speak individually about the Housing Committee should talk to Stacy to get on the schedule.
 - ii. Please attend or talk to one of the Supervisors about the importance of keeping the housing project momentum going.
 - iii. We are independently funded outside of the Township Board, but the backing of the board gives the Committee credibility.
- c. January would be a good time for a community meeting on what the Housing Committee is, what we are working toward, and what we have accomplished. If we can present what we have covered in the Housing Committee to the community in a concise way, and come up with a short term and long term plan for how to move forward. ESMC people would be at the meeting.

F. Rachel's Report:

- a. In the new expanded role, Rachel is working on organizing for different grants specifically for age-friendly, and for other bigger-type housing.
- b. We have 4-8,000 left in the grant that we need to find a strategic way to use.
- i. identifying other communities that have figured this out: field trips to the areas so we can see first-hand what they've accomplished, and record what we find.
 - ii. Compile a list of what we have learned so far with the Committee so that it's accessible for new people or the community in general.
- G. Next meeting; Rachel will look into who from IRRRB could come speak at the next Housing Committee Meeting. Or Jeremy Hurd, County Commissioner that serves on the ARDC. Baltich seems like he's interested in helping, but he's so new to the political system that he might not know what he could do.
- H. Who can we 'get on our side' that will have the final say, like Matt Huddleston, Christine McCarthy, etc.
- I. Talk to Grant Hauschild on what his thoughts are on small housing septic systems.
- J. Plat books are in the office.

III. **Close Meeting:** Consensus to adjourn the meeting at 7:03 pm until October 9th at 5:30 p.m. at the Clair Nelson Finland Community Center.



Lise Abazs

Community Outreach Coordinator



Pam Melby

Committee Secretary



Stacy Breden - Crystal Bay Township Clerk