

Finland Home Solutions Monthly Meeting Minutes

Wednesday, May 7, 2025, 5:30-7:00pm

Clair Nelson Community Center - Finland, MN

- I. May's regular meeting called to order at 5:39 p.m.
 - A. In attendance: Stacy Breden, Lise Abazs, Nancy Olson, BJ Kohlstedt, Sarah Mayer, Colby Abazs, Jonathan Beauchane, Tracy Chaplin, Katee Ristuccia, Annie Trotta
 - B. Review meeting agenda and approve changes or additions

- II. Approve past meeting minutes
 - A. April's Finland Home Solutions Regular Meeting Minutes 4/9/25
 - 1. Approve: motion by Nancy, second by Sarah, all in favor
 - B. Septic Alternatives Team Unofficial Meeting Minutes 4/21/25
 - 1. Approve: motion by BJ, second by Sarah, all in favor
 - C. FHS & Lake County HRA Unofficial Meeting Minutes 4/22/25
 - 1. Approve: motion by BJ, second by Sarah, all in favor
 - D. Momentum Team Unofficial Meeting Minutes 5/1/25
 - 1. Approve: motion by Nancy, second by Sarah, all in favor
 - E. Clerk Updates : Comprehensive Plan Draft Housing and Wastewater/Water
 - 1. Possible Plan for Comprehensive Plan
 - 2. Draft provided to review. Township Comprehensive Plan revision is due in December. Stacy and BJ met to preview the current Plan and discuss ideas. Would like to present a proposal to the Town Board at the May meeting to resolve to have a review process with a few meetings by a planning commission to prioritize items and revise down from the current Plan. Hold a public hearing in fall to be approved by the Board in December. First lawyer discouraged renewing the Plan in this way, the Town Board should not be part of it, a company should be hired to do it and it will cost the Town too much money. Second lawyer said Stacy's plan for revision is good. Only thing to change is that it cannot be posted online for public comment because of open meeting rules. Comp Plan is a working document, so if we have a scaled down version this time it could be for a shorter period of time (maybe 3-5 years).
 - F. Treasurers Update on where the funds are at for the remainder of the project (see attached)

- III. Team Updates:
 - A. Septic Alternatives Team - Annie, Sarah, Slim, Charlotte, BJ, Rachel
 - 1. Team met on 4/21 and discussed progress
 - 2. Septic Survey drafted by Annie, BJ & Sarah will revise - still working on this. The initial survey went out in 2023 and will be used to flesh out details and questions.
 - a) Input from group: what information around septic feels important to gather from a community survey?
 - b) Potential space to live (such as ADU) but not able to house due to septic regulations
 - c) Anonymous data about septic non-compliance
 - d) Financial barriers to septic maintenance, installation, expansion
 - 3. Sarah spoke w. Scott Robinson, designer/installer of septic & greywater systems, lives in Finland - let him know when our meetings are and asked him to attend to answer ongoing

questions. Is there someone else to reach out to in regards to alternative septic systems? Katee will be talking to him as soon as he returns.

- a) Shared greywater system schematics from Cook County
- b) Connection to Sara Heger at UMN, Researcher & Instructor - Ursula will reach out. Update - talked to her this morning, may not be very helpful with current codes, depending on scope of request there may be a possibility to work with her using "soft" money she has available. She is available for education/presentations.

4. Dave Gustafson, UMN
 - a) Meeting was a little disappointing for Finland's needs and aspirations. There are not many options to cut costs or to think creatively within the rules and regulations.
 - b) Savings come from careful maintenance and proper installation in the beginning.
5. UMN Extension Septic Resources - Annie will put together a collection of the resources to have available at the center and could be posted on the Town website under the Housing tab.
 - a) Info specific to small communities (like Finland):
 - b) Small Community Wastewater Solutions Guide (warning it is 124 pages but there is relevant info):
 - c) Highly encourage all to check resources out and think about how we can best put them to use in Finland (eg, reading relevant resources for our own work, selecting resources to print and put out at Clair Nelson)
6. Humanure & Cold Climate Composting - specifics are vague and difficult to know exactly how to enact. State regulations are not very flexible since MN has not experienced water shortage. Cold climate greywater is difficult to manage.
7. Focus on ADUs & septic regulations - "choose your own adventure"
8. Cook Co. septic ordinances in comparison to Lake Co. - They used the MPCA to come up with exceptions to the current ordinances; "Primitive" dwellings can use older, more flexible ordinances.
9. Process of revising ordinances - Finland needs to do self advocacy for what we need, put together a petition from people who live without running water to highlight that this is an actual need in this part of the county.
10. Township was part of a septic study (Wynecks)~2021. Stacy will contact them to see if there is a report available that could be useful.
11. BJ has heard that the MPCA has a support program to assist Counties with reviewing and revising septic ordinances to address regulatory and development needs. Locally adapted ordinances and guidelines. Timothy Ludke is the MPCA contact for Lake County.

B. County Team - BJ, Colby, Ursula, Rachel

1. Colby and Sarah applied for the County Planning and Zoning Commission. Colby was notified he was not chosen; Sarah hasn't heard.
2. Met with Matt Johnson, Lake County HRA, 4/22. Lots of good information. Please review the minutes! Promising support if we have a tangible plan, especially if a rehab opportunity. Details depend on the specifics of each property. Will support us if we re-approach One Roof Housing with our new information about septic. Finland needs to do a lot of self advocacy for what we need, put together a petition from people who live without running water to highlight that this is an actual need in this part of the county.
3. Highlights & Action Items:
 - a) Advised to identify top 3 area to focus on for 2025

- b) Strong support for re-approaching One Roof to work with us on septic exceptions, HRA would back this up.
- c) Opportunity: identify 2 properties for renovation and contact HRA who will write an IRRRB grant to fund rehab - Properties south of Lovdahl on Hwy 1 (Raddatz, Haselow) could be possible sites. Finn has been in communication with property owners, not sure of the status of the conversations. Can we create a list of potential projects using this funding?
- d) Opportunity: funding for rehab and safety improvements, up to \$10,000 per income-qualified household, beginning July 1. First come first serve. FHS: let's make a plan for spreading the word in the community. This funding may only be enough for 10 houses, so getting a jump on the request will be important.
- e) Opportunity: HRA will find funding to build a development if FHS comes up with the design (and ownership model, potentially).
- f) Tax-forfeited land: HRA & County have Finland in mind for developing housing on tax-forfeited parcels but the process is slow. Possibility to swap other parcels of county-owned land in exchange for buildable land. Additional possibilities include asking large landowners to sell part of their land.
- g) Addressing septic barriers to ADUs: look for other entities that have advocated for revising septic ordinances (Cook Co?) and self-advocate with Lake County.
- h) View Wolf Ridge as an asset, encouraging WR to address workforce housing in the community, they have a lot of property that could possibly be made available for cluster housing or other type of housing unit, they may not want to be "landlords" but they could bring clout and name recognition to the project.

C. Community Land Trust Team - BJ, Meghan, Rachel

- 1. Plan is to create (write?) a proposal to One Roof Community Housing to reconsider working with homes in Finland on well & septic using information gathered from Island Housing Trust in Maine as a model, with strong support from Lake County HRA.
- 2. Who? Timeline? Email/zoom first to feel it out? Let's make a plan.
- 3. Is this a time to create a base supporting material packet with help of ESMC in preparation for when there is a specific project. Meet with One Roof to see what they would want to know in order to consider this - what is it besides the septic issue that would discourage them to work outside of their Duluth region. Ursula and a team member (plus Matt Johnson and Christine McCarthy) should be part of this meeting.
- 4. This is a longer term project, BJ feels that it might be a better use of time and resources to focus on the "low hanging fruit" which is primarily assistance with ADUs to provide rental workforce housing.

D. Dream Team - Colby, Ursula, Nancy, Rachel

- 1. Ursula will spearhead the "Dream" and come back to the group with feedback.

E. Momentum Team - Meghan, Ursula, Tracy, Rachel

- 1. Group met 5/1 to discuss possible pathways for the work to continue
- 2. ESMC will articulate (3?) specific projects, develop a plan for those projects to carry forward, identify champion(s), invite partners, and create funding strategy
- 3. Possibilities for future of the Coordinator Role: continue paid (pursue grants or township community projects fund - questions for Stacy & Lise about eligibility and strategy), volunteer, or dissolve.

- a) Which pathways are desired? Which pathways are possible? Is there consensus around which pathway to pursue?
- b) Unknown how supportive the Town Supervisors will be to continue the project, if housing is a priority in the Comp Plan it seems like it could continue as it has been going, at least until Friends of Finland has the capacity to be fiscal agent.
- c) Tracy says there are some new funds that may be coming together to support further coordination.

4. Gauging group capacity & interest: do any group members have interest and capacity to take on paid work (or unpaid if you prefer for some reason)? Possibilities: coordinating a specific team, co-coordinate, pursue grant opportunities

IV. ESMC / Big picture Workshop - Purpose: To identify and prioritize efforts for UMN support in next phases of ESMC partnership (in support and in the context of FHS purpose more generally). (Ursula/Tracy) (30 mins?)

- A. Next steps: Revise ESMC Scope of Work (Ursula will share draft after May 7 meeting, for FHS review)
- B. Create a base CLT supporting material packet in preparation for when there is a specific project. Meet with One Roof to see what they would want to know in order to consider this - what is it besides the septic issue that would discourage them to work outside of their Duluth region. Ursula and a team member/Stacy (plus Matt Johnson and Christine McCarthy) should be part of this meeting. Rachel will set up the meeting.

V. Revisiting community responses to 2023 Housing Project Survey - BJ

1. Thank you very much to BJ for revisiting and analyzing the results of the 2023 housing survey
2. What stood out from the analysis (from Rachel):
 - a) Overwhelming majority (91%) of respondents support efforts to expand residential housing
 - b) In rating the housing supply stock, "not enough" was chosen 2.3 to 3 times more than "enough" and "more than enough" combined
 - c) Greatest area of shortage identified was long-term rental housing, closely followed by accessible housing for seniors
 - d) Survey results indicate that there is significant support for single family homes for rent & purchase, and about 50/50 support/opposition for multi-family housing.
 - e) Based on analysis of survey responses, there is highest need and most support for: long term rentals and single family homes for ownership that are both financially accessible to workers in the area and physically accessible to seniors.
3. How would the group like to use this analysis to inform or refocus our work?

VI. Additional Topics

- A. Annie & Jonathan - Jonathan provided a contractor list, Annie will follow through with names and licensing status
- B. Perhaps of interest to the group: "Proposed zoning changes aim to encourage affordable housing development in greater Cook County" WTIP, 4/25/25
 1. Proposal to establish an overlay district amendment to the zoning ordinance that aims to address the difficulty that some property owners and developers have faced in building affordable homes in the county. An overlay district establishes a new set of standards and uses on top of the original zone district. ...property owners would need to opt into the

overlay district. It would not automatically be applied to all FAR 2 and 3 properties. ...
 "allows people to create higher density lots with a certain open space requirement."

2. If it passes, could perhaps offer a precedent/model for Lake Co to allow construction of a small number of higher density homes in Finland (ie cluster)

VII. Goals/action steps for next month:

Goal/Action	Who	By when	Support needed?
Petition County to allow septic alternatives	Annie, Colby, Jonathan, Septic Team		
CLT meeting with One Roof Housing, Rachel organize	Ursula, Rachel, Stacy, CLT Team, Matt Johnson		
ADU ordinance options	Ursula & BJ		
Propose Comp Plan revision process to Township Board	BJ, Rachel	Tues May 20	
Organize & print UMN Extension septic resources	Annie	June meeting	
Revise community Septic Survey	BJ & Sarah		

MOTION: Septic Team will draft a petition to accommodate septic alternatives for residents without running water.
 Motion by Jonathan, second by Colby

MOTION: Set up a meeting with One Roof Housing to discuss working in the Finland area. Motion by Katie, second by Jonathan

VIII. **MOTION:** Adjourn, by Jonathan, second by BJ @7:14 p.m.

Rachel Clark

Rachel Clark- Outreach Coordinator

Lise Abazs

Lise Abazs- Secretary

Stacy Breden

Stacy Breden - Town Clerk

