

Town of Crystal Bay

Regular Board Meeting
Clair Nelson Community Center
6866 Cramer Road Finland, MN 55603

Minutes

September 16th, 2025

- I. Attendance:** Stacy Breden, Michael Nikula, Randy Josephson, Terri Perfetto, Roger Peterson, Amy Nikula, Lise Abazs, Suzan From, Paul Deaner, Ellen Kasperek, Mark Dahlen, Sarah Mayer, Shannon Walz, Lori Walewski, Diane Lindberg, Eric Lindberg, Arlene Conzelman, Gary Olson, Colby Abazs, David Abazs.
 - A. Supervisor Hartshorn called the Regular Meeting of the Crystal Bay Town Board to order at 6:00 pm with the Pledge of allegiance.
 - B. MOTION: To approve the September's Regular Meeting Agenda. Motioned by Supervisor Peterson, Seconded by Nikula, Passed by unanimous consent.
 - C. MOTION: To approve August's Regular Meeting Minutes. Motioned by Supervisor Nikula, Seconded by Supervisor Peterson, Passed by unanimous consent.
 - D. MONTHLY TREASURER'S REPORT: (See attached report)
MOTION: To approve the Treasurer's Monthly Report. Motioned by Supervisor Peterson, Seconded by Supervisor Nikula, Passed by unanimous consent.
 - E. MOTION to approve September's bills for a total of \$12,186.00 Motioned by Supervisor, Nikula Seconded by Supervisor Peterson, passed by unanimous consent.
 - F. MOTION to approve September's regular monthly pay claims for a gross total pay of \$8,922.62 Motioned by Supervisor Peterson, Seconded by Supervisor Nikula, Passed by unanimous consent.
 - H. Conflict of Interest Affidavits signed for the Clerk and Officer files.
 - 1. Paul Hartshorn; Roads Worker in the amount of \$140.00
 - 2. Michael Nikula; Groundskeeper Triangle in the amount of \$20.00
- I. Board reviews correspondence from Town

- II. Reports (5 minutes each)**
 - A. Clerk: My hours this month averaged 27 hrs a week
 - i. 5 hours this month were for setting up the Housing Commission
 - ii. Preparing for Annual Meeting Extension
 - iii. Resolution work
 - iv. Interments work with Vaughn
 - v. Regular Monthly work with Housing Commission
 - vi. I haven't had time to do my yearly Audit of records thus far.
 - vii. Active Projects in the Clerk's Office:
 - a. Septic Project
 - b. Supervisor Peterson updated the board saying he hasn't heard back from Chris Ismil with IRRRB as of the meeting.
 - B. Supervisor Updates:

- i. Supervisor Nikula says he is working on getting funds to help fix up the outside of the building.

C. Road and Bridge: Doug

- i. Doug was over last month on his hours because of the work on the second half of Park Hill Road.
- ii. The front end loader broke down and it's in the repair shop and the service man says there is a lot more wrong than they figured. The differential is bad, the brakes are bad and for a re-manned differential with all new parts it would be about 33K, and 4K for labor to take it in and out.

Supervisor Peterson asks what the plan is while this is getting fixed? Doug says he uses it for snow removal, and needs it to spread gravel.

Supervisor Peterson and Supervisor Nikula state we can't afford any fixing of equipment at this time. Supervisor Peterson asks Doug to look at costs to rent loaders in the area.

D. Cemetery

- i. Issued Interment to Cynthia (Rab) Smallwood in the amount of \$150.00 For Lot # 12, Block #4
- ii. Issued two interments to Carl & Peggy Sannes in the amount of \$600.00 for Lot #59, Block #1 and #2.
- iii. Kiosk is up and running with a map and the listing of all the veterans.
- iv. Working on updating the cemetery lot file, and working with Stacy on Interments.

E. Finland Home Solutions - (Report Attached)

F. Friends of Finland Reports: (Report Attached)

- i. Meeting with Blandin on Thursday Sept 18th to discuss the prior grant and what has changed and what it would include now and what the next steps will be. Arlene will update next month.

III. Old Business:

- A. MOTION to approve Resolution 9.2025.08 Adopting the Crystal Bay Comprehensive Plan Revision
Motioned by Supervisor Hartshorn , Seconded by Supervisor Nikula , Supervisor Peterson abstains , MOTION CARRIED
- B. Budget Discussion Lise explained the numbers at 20% reduction across the board for FY26

IV. No new Business was discussed.

V. MOTION to recess September's Regular Meeting at 6:50pm and reconvene after the adjournment of the annual meeting. Motioned by Supervisor Peterson , Seconded by Supervisor Nikula , Passed by unanimous consent.

- A. Supervisor Hartshorn reconvenes the regular meeting at 7:51pm

VI. No Public Comments

VI. CLOSE MEETING: MOTION: to adjourn the meeting at 7:52pm until October 21st , 2025 at 6:00 p.m. at the Clair Nelson Community Center. Motioned by Supervisor Nikula , Seconded by Supervisor Peterson , Passed by unanimous consent.

Attached Reports:

August things to note in the Income/Expense Report:

- Income
 - Intergovernmental Revenues included a Taconite Production credit (\$15,468), a PILT payment (\$12,227), and a TIFF payment (1,174)
 - Interest included Savings (\$22), Rotating Loans (\$13), and Finland Cooperative membership dividend (\$177).
 - Miscellaneous Revenue included RV Dump donations (\$312), and the final MN Age-Friendly Housing grant payment (\$2,500).

● Expense

- General Government - Payroll included Supervisors (\$688), Treasurer (\$958), Clerk (\$5,507) and travel reimbursements related to septic paperwork (\$92). Other government expenses included: legal services (\$409 for public hearing consultation & 1,043 for building usage MOU consultation), monthly payroll fees (\$53), MAT annual membership fee (\$482), planning commission notices (\$98), PO Box annual rental (\$162), monthly printer expense (\$259), Clerk supplies including paper & office supplies (\$435), and insurance claim payment (\$381).
- Public Works: Road & Bridge - Payroll included 194 hours for Road Supervisor & 6 hours for Road Worker/Paul (\$6,385), Garage padlocks & sign brackets (\$71), Equipment hose clamps & computer check (\$45), Equipment fuel (\$581), and the Grader loan interest (\$944).
- Culture & Recreation - Town Hall expenses included Labor/Paul & Mike (\$360); Maintenance & Supplies including curb stoppers (\$436), fans (\$380), kitchen (\$123), & hardware (\$42), outhouses (\$650), septic pumping (\$1800).
- Housing - ongoing project costs covered by grant funds including payroll (\$619), contractor services (\$211), mileage (\$69), and meeting expense (\$32).
- Miscellaneous - Cemetery Payroll & Equipment use (\$207), and supplies (\$247). Also in Miscellaneous this month was a payment to close a standing balance of unknown origin from more than a year ago at the Finland Coop (\$477).
- Included in the above expenses are EFT payments for Visa (\$2,045), Grader Loan payment of \$1952 (\$944 interest, \$1,008 principal), and Payroll Liabilities (\$4,013).

● Summary

- August total expenses = \$24,245

August things to note in the Balance Sheet:

- The checking account is at \$174,424. While most funds held steady or even increased slightly since last month (due to Taconite Tax & PILT) the General Fund deficit increased to \$97,628. Note that the Community Projects Fund contains \$11,461 restricted grant funds. Also note that we are still awaiting an outstanding \$30,000 from IRRRB for septic system costs which will reimburse the Capital Buildings & Grounds fund.
- Savings accounts total \$32,670, including \$21,390 available in the Rotating Loan Fund.
- The Nature Childcare loan balance owed to the Township is \$4,908.
- The Township's Grader Loan outstanding balance due is \$138,115.

FOF Updates for month of August 2025

Youth Night Attendance-

Aug 7- 35 kids
Aug 14- 32 kids
Aug 21- 22 kids
Aug 28 - 30 kids

- No more Yoga with Kim. May be starting Yoga again with a new instructor in the coming months
- Food giveaway day was on Aug 22. Funding through the LFPA (local food purchase assistance) program from the USDA & MDA. Gave out pork, beef, produce, eggs and rice to at least 103 households in the area.
- Looking for volunteers to help with the 2nd annual Halloween Festival Fundraiser that we will have on Oct 25th.

Regular weekly community activities:

Mondays:	Wednesdays:
•9:15am Bone Builders	•9:15am Bone Builders
•7:30pm Alcoholics Anonymous	
Tuesdays:	Thursdays:
•8:30am - 4pm Tuesday Talents Craft Group	•6pm - 9pm Youth Night
	Fridays:
	•7pm Friday Night Games

Regular Monthly and other upcoming activities:

NSAP Senior Lunch is on the 2nd Wednesday every month @ 11:30

Summer Farmers Market every Thurs from 5:00-6:30pm

(Last Market will be on Oct. 2)

Booya will be on Oct 4th 2025

Operations:

- Top windows in gym are now closed for the winter

There was 5 rentals in August for \$850

Crystal Bay Township Housing Commission Update

September 12, 2025

The housing commission is continuing work in our 5 working groups. Here are updates on progress for each group:

1. Wastewater & Septic Alternatives

We are continuing to collect responses to our wastewater survey. Thank you to all who have completed a survey so far. Paper copies are available at Clair Nelson and the Finland Co-op, and an online version is available on the Crystal Bay Township website. The goal of the survey is to gather evidence of the needs that Crystal Bay Township residents have around wastewater and septic systems, so that this evidence can be used to inform an ordinance revision process with Lake County. We have collected over 30 responses! Huge thanks to Charlotte and Sarah for tabling at the Farmer's Market!

2. Community Land Trust

We have written a proposal to One Roof Community Housing, which is a community land trust based in the Duluth Area, asking them to revisit operating community land trust homes in the Finland area. To those who are unfamiliar, the way a community land trust works is that the community land trust owns the land ("in trust"), allowing homeowners to purchase just the home itself, which reduces the purchase price by about 30%, making homeownership more affordable and keeping homeownership within the community as there is typically a residency requirement for land trust homes. One Roof had previously said they don't work with homes on septic systems & wells, so we found another land trust in rural Maine that does, and asked them to share their documents and protocols with us for how they go about negotiating septic and well ownership and maintenance with land trust homes. We will offer this to One Roof and ask for a conversation about working in the Finland area. We also

secured a letter of support from Lake County HRA for our proposal. We will send our proposal to One Roof on Monday, September 15 and plan to follow up with a phone call within 2 weeks.

3. Expanding & Maintaining Existing Housing Capacity

We are continuing to develop a list of local Finland-area contractors that will be made broadly available to the community. Lake County HRA has received a large number of interested applications for their Home Rehab program, and those projects are under way. There are plans to offer the Home Rehab program again in future years, if anyone missed this year's opportunity but is still interested. Note that Lake County HRA is administering this program, not the township housing commission.

4. Lake County Relationships

We continue to send representation to the monthly Lake County HRA meetings to maintain relationships and update each other on what we are working on. Currently the Lake County HRA is primarily focused on a number of developments in Two Harbors and one in Silver Bay, have recently completed their first pilot home development, as well as the Home Rehab program. If and when the time comes for a small development project in Finland, the relationships we've built with Lake County HRA will be advantageous to securing funding and helping the project happen. As the cold weather returns, the HRA also highly encourages people to apply for Energy Assistance through AEOA (Arrowhead Economic Opportunity Agency) as many people would qualify for that assistance. We will provide more information about how to apply in the coming months. We also have Sarah Mayer serving on the Lake County Planning & Zoning Commission as a non-voting member. Our Housing Commission did submit a written comment for a proposal for a yurt resort on Roses Road expressing a number of questions and concerns, as did many other community members. Ultimately this permit was denied.

5. Dream Team

This effort is about creating designs and proposals for what a small housing development in Finland could look like in a way that honors the community's character, preferences, and needs. The designs we're currently developing would be for a small cluster of 4-5 modest homes, on a shared septic and well to be more cost effective, but on a large enough parcel of land that each home would have plenty of green surroundings and privacy. We are also trying to incorporate flexibility into the designs so that they could be adapted depending on the site.

Our regular monthly meetings are on the First Wednesday of the month at Clair Nelson at 6:30pm, with dinner at 6. The next meeting is Wed, October 1st. We have a zoom option as well, so if you would like to receive that link please email crystalbayhousingproject@gmail.com and we will be sure to send it to you.

date: _____

Paul Hartshorn- Board Chair

date: _____

Michael Nikula- Vice Chair

date: _____

Roger Peterson- Supervisor

Attested to this 21st day of October, 2025

Stacy Breden - Clerk of the Board