

COMPREHENSIVE COMMUNITY PLAN 3.0



*Adopted September 16th, 2025
Written by the Crystal Bay Planning Commission & Citizens of Crystal Bay
Township, Minnesota.*

Comprehensive Plan: Goals & Strategies

CRYSTAL BAY TOWNSHIP COMPREHENSIVE COMMUNITY PLAN

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A Vision for Crystal Bay Township, MN

CRYSTAL BAY TOWNSHIP 2025 COMPREHENSIVE COMMUNITY PLAN

Crystal Bay Township, as a rural north woods community, seeks to remain small, vibrant, and friendly to those who live, work, and visit our community, by maintaining our abundance and quality of natural resources. We acknowledge the resulting limitations to development, but want to retain our unique residential and historical character and remain a desirable place to live, work, and play. We will promote a positive and identifiable community image.



Crystal Bay Township includes six township areas, each 36 square miles, running from north to south. Of these six, the Township wants to maintain low levels of development in the northern five township blocks, and encourage any development to take place where there are already roads and other infrastructure in the southernmost township block. We acknowledge that change will happen and want this plan to help guide changes in ways that best reflect our community vision.

Crystal Bay Township, whose boundaries range from near Lake Superior's north shore to the heart of the Superior National Forest, recognizes the vastness of our Township and values its unique ability to provide a rich mix of wilderness, rural, and community opportunities.

The Township desires to offer a range of flexible housing options that serve different residents, including young families, workers and seniors, but we aim to remain a primarily low-density residential community with only those economic activities that are compatible with existing cultural conditions and traditions.

Natural and Cultural History

The Town of Crystal Bay is located in Lake County, in Northeastern Minnesota. The center for this Township is Finland, which has been built around the Baptism River Valley. The Baptism River flows into Lake Superior. Finland lies in the southernmost township block of the six which compose Crystal Bay Township. Rather than directly bordering Lake Superior, the Township lies mostly behind the first ridge of the Sawtooth Mountains and continues northward to the Boundary Waters. Almost 25% of the Township lies within the Boundary Waters Canoe Area Wilderness. Most of the Township's 216 square miles are covered with forests, and earlier glacial activity left behind mountain ridges, igneous bedrock outcrops, many inland lakes, shallow soils, and many acres of wetlands.



Ecologically, Minnesota is divided into several landscape regions by the Minnesota Department of Natural Resources to reflect the state's diverse natural heritage. Crystal Bay Township is within the huge Laurentian Mixed Forest Province, in one of the most rugged and remote sections of Minnesota called the North Shore Highlands. The current climate is characterized by long, cold winters (reaching -30°F) and short, mild summers. The growing season is about 120 days, and annual precipitation averages 30 inches. Historically, spruce, fir and cedar formed the climax forest, with pines and sugar maple on the ridgelines. The region is also known for boreal animals including moose, wolves, bear, lynx, loons, bald eagles, and peregrine falcons.

Before European settlement, fire and wind were the primary natural disturbances, along with periodic insect outbreaks. Much of the forest remains, although it is shifting from pines to more aspen and birch. Forest management and recreation are currently the major land uses, along with mining and tourism. Conservation concerns include forest and stream degradation, deer population impacts, increased recreational development, and extreme weather due to climate change.

Located in the 1854 Ceded Territory in treaty with Chippewa of Lake Superior, Finland was one of the last areas of Minnesota to be settled by Europeans. "It wasn't until the late 1890's that the first Finns and other Scandinavians began to file for homesteads in this remote section of Lake County.... In 1907 the Alger Smith Company built a railroad to the community to facilitate its logging operations there." (*How We Remember: Stories and Recollections of Finland, Minnesota's First Century, 1895-1995*) The first industry in the area was logging. In 1913 the Finland Co-op was organized and "a truck was purchased to bring groceries from Duluth once a week. By 1935 there were 179 Finnish families with about 500 acres of cleared land. Electricity came in 1939." (*Ibid*) Over the years the population of the Township has grown with the arrival of the Reserve Mining Plant and the USAF Finland Radar Station in 1950, and shrunk with the closing of the Air Force Base in 1980 and the Reserve Mining Plant in 1986. The population has fluctuated since the building of Wolf Ridge Environmental Learning Center in 1988, and an

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influx from the COVID pandemic in 2020, and others choosing to move here for the welcoming community and love of the natural environment.

	1970	1980	1990	2000	2010	2022
Population	824	760	460	607	472	423
Housing Units	261	307	312	350	329	381
Households	--	244	184	235	215	

Portions of this text were drawn from “Changes in Forest Disturbance Frequency and Patch Structure from Pre-Euro-American Settlement to Present in the Mixed Forest Province of Minnesota by Mark A. White (currently at the Nature Conservancy in Duluth, MN) and George Host (at the Natural Resources Research Institute at the University of Minnesota Duluth)

Land Use Regulation and Authority

Currently, the Town of Crystal Bay is not engaged in zoning. Zoning and other regulations are determined and enforced by Lake County. Township leaders are informed of variances, conditional uses, platting, rezones, and other proposed land use changes. Land use permits that are sought in the Township can be reviewed by the Board but the ultimate decisions are made at the County level.

Some State Agencies that play a land use role in the Township include: the MN Pollution Control Agency, the MN Department of Transportation, the MN Department of Natural Resources, and the MN Board of Water and Soil Resources.

As the Town of Crystal Bay continues to work through its Comprehensive Plan, it seeks to collaborate with other levels of government and residents on implementation of this plan.

Definition of Terms

The Comprehensive Community Plan is the framework that the Township will use to guide its land use over the next three years. The Plan contains a vision, goals, and strategies to be used to achieve that vision.

Vision is the desired future, the big picture of how we want the Township to look and function.

Goals are long term ends, statements that guide us in how to reach the vision.

Strategies include planned directions or steps to achieve the goals.

THE TOWN OF CRYSTAL BAY **COMPREHENSIVE COMMUNITY PLAN**

October 1st 2025 to December 31st 2029

“Communities that flourish do so because they build a mutually supportive, dynamic balance between social well being, economic opportunity, and environmental quality. In a sustainable community, decisions must consider and account for long-term impacts and consequences; interdependence of natural and social systems; participatory, inclusive, and transparent decision making processes; equity between different groups in society and equity between generations; and proactive prevention, or anticipating and preventing problems before they occur.”

Overarching Goals

- ***When thinking ahead to the next three years, the overarching goals are:***
 1. Preserving the remote and rural character of Crystal Bay Township will be integral to all decisions made by the Township. Although the northern part of the Township is sparsely populated, its wilderness and resources are highly valued by the community and contribute to the rich mosaic of community life in the Township. One cannot have the richness of “Finland” without all of its parts.
 2. Crystal Bay Township will be divided into three areas:
 - a. The northern five township blocks provide many diverse natural resources and ways for the community to benefit from them. Human development will remain limited in these areas.
 - b. The “Finland” area (or southern township block) will remain primarily rural while providing adequate housing for residents.
 - c. “Downtown Finland” will be the economic center of the Township and will provide a town center where locally owned businesses can thrive, the needs of local residents are met, and services are provided for tourists.
 3. Crystal Bay Township will strive to be a place where people value community, their local history, and their individual rights.

Overarching Strategies

- To achieve their overall goals, the Town Board will emphasize the following strategies:
 1. The Township will establish relationships with relevant government and non-government entities, including but not limited to: the Lake County Board of Commissioners, the Planning Commission, the Board of Adjustment, Cooperative Light and Power, North Shore Forest Collaborative, and The Nature Conservancy, so that they respect the Crystal Bay Plan in all decisions affecting the Township.
 2. The Township will actively collaborate with Lake County when Lake County is working on its comprehensive plan.
 3. The Township will document areas of importance in the Township including relevant topics which affect community development, the local economy, and land and natural resource uses.
- In addition to these overall vision, goals, and strategies, the Township has adopted this comprehensive plan which considers four general sections: Community, Infrastructure, Natural Resources, and Economy.

A. Community

A:1 History, Culture, Values

Goal: Development shall take place such that value culture and the small town or rural feel is maintained and so that the natural environment is impacted as little as possible.

Strategies:

1. Crystal Bay Township will protect and build on the positive things it has: the variety of people and viewpoints, the sense of community, its heritage and culture. It will continue its custom of melding individuality with the best interests of the community.
2. Community life in Crystal Bay Township will be active and diverse. The Township will encourage civic participation and will embrace its tradition of self-sufficiency for individual residents and the community.
3. The Township will continue to support the Finland Minnesota Historical Society, Finland Cooperative Store, Finland Fire & Rescue, Friends of the Finland Community, Finland Nature Childcare, St. Urho's Day celebrations, as well as other traditional community projects and institutions.

A:2 Community Gathering Spaces

Goal: Crystal Bay Township will support and develop gathering spaces throughout the community.

Strategies:

1. Community gathering spaces will include a mix of old and new projects such as:
 - a. The Clair Nelson Community Center,
 - b. The Finland Historical Site,
 - c. State Forest Campground and picnic area.
2. The Township will support and improve existing informal gathering places in the commercial area downtown.
 - a. "Downtown Finland" along Highway 1 will remain the center of the community's commercial district as an active hub for goods and services and gathering places for people.
3. The Township and Friends of the Finland Community will cooperate to ensure the Clair Nelson Community Center is well used and maintained for government and community functions.

B. Infrastructure

Goal: Investment in public facilities and services will aim to enhance the health of the community and its citizens.

Strategies:

1. The Township will invest in facilities and services that bring people and functions of community together to make it a more efficient, safe, and desirable place to live.
2. The Township will consider the public services needed to support specific developments before they are approved and consider asking developers and users to pay for the share of public services they require.

B: 1. Housing

Goal: A range of affordable housing options will be available to meet the needs of the diverse population including seniors, workers, and young families. Housing forms will respect the rural feel and character of the area.

Strategies:

1. Residential housing may include a mix of homes from single unit homes to duplexes, as well as primitive dwellings and accessory dwelling units, community land trusts models, residential cluster developments, conservation easements.
2. Shared housing that occurs in the southern part of the township will be located close to existing infrastructure and services. There may be a few clustered housing developments which conserve undeveloped land as open space.
3. Housing in the northern part of the township should be self supporting in terms of infrastructure requirements.
4. All new housing will protect viewshed corridors through front yard setbacks and / or natural screening and protect the integrity of ridgelines.
5. Work with Lake County to identify and implement density levels that can be allowed as conditional uses, and set clear, well-defined standards for granting conditional uses.
6. Encourage individual creativity in housing in a way that fits into the natural landscape by incorporating traditional building materials such as wood and rock.
7. As the Town Board makes its recommendations, they will take into account both the needs of the community and an individual's rights for development and the costs and benefits to the community

B: 2. Water & Wastewater

Goal: The Town Board will address household water and wastewater needs of residents while minimizing the impact on natural water resources.

Strategies:

1. Collaborate with local, regional and state agencies, including the Lake County, MN Pollution Control Agency, the University of MN, and sustainable planning and funding options.
2. Investigate and consider a variety of residential greywater separation and treatment options such as composting toilets, holding tanks, constructed wetlands, surface and subsurface discharge of greywater to reduce infrastructure costs while protecting water quality.
3. Work with Lake County on revising septic ordinances to offer alternative local standards that provide flexibility to residents on wastewater treatment options while ensuring the protection of water quality.
4. Identify high-density wastewater concentration areas, such as Riverside Drive, and explore alternative affordable funding solutions.

B: 3. Roads & Transportation

Goal: The Crystal Bay Township infrastructure will be designed, built and maintained to enable people to move around on safe roads and trails to be in contact with each other and to enhance the local commerce while respecting/protecting the natural resources and the rural feeling of the area.

Strategies:

1. Roads in Crystal Bay Township will be designed, built, and maintained to reflect the rural qualities associated with the Township.
2. New roads built in Crystal Bay Township will be built to standards that reflect the use that they receive, as well as to standards that best protect the natural resources and provide safe travel.
3. For new and existing roads, the Township will strive to build and maintain them so that they remain only as wide as required by statute. This will help to minimize encroachment on private property as well as cost to the township.
4. The Town will encourage homeowners to plant vegetation to block dust from the roads.
5. The Township will initiate a cost comparison study of public road maintenance versus contracted road maintenance of township roads.

B: 4. Trails & Recreation

Goal: Crystal Bay will be a place for motorized and non-motorized travel to co-exist, where people can step outside their doors to a comprehensive trail system linking key community places as well as local area businesses with each other.

Strategies:

1. Through active participation with State, County and Federal resource managers, Crystal Bay Township will maintain and enhance its recreational trail system for all users continuing the broad base of activities for residents as well as tourists.
2. As has been the history for Crystal Bay Township, the rural heritage of leaving your doorstep and connecting with trails will still be possible through citizens actively engaged in planning, and maintaining a trail system.
3. Residents and visitors in the southern portion of Crystal Bay Township will have a well connected trail system that connects Finland and its surrounding communities. There will also be a network of trails within the township connecting various community gathering places.
4. The Clair Nelson Community Center in Finland will be a trail hub and will provide the opportunity for many recreational pursuits with both indoor and outdoor activities.
5. The Township will encourage directional signage located in the southernmost township block and the “downtown Finland” area.
6. The Township will encourage the Departments of Transportation to accommodate bike friendly infrastructure so that the roads will be bike friendly and riders on the Gitchi-Gami State Trail can come into Finland.
7. The Township will ensure that local trail system maps will be available at the Clair Nelson Community Center, the community trail hub.
8. The Township will strive to work with state, county, local government jurisdictions and private interests in comprehensive trail planning.
9. The Township will promote and encourage the construction of multiple use trails when practical while recognizing the need to separate certain activities and user groups.
10. The Township will support the development and maintenance of a trail system using best management practices and current erosion control and vegetation management techniques, building upon previous trail studies of the area.

B: 5. Communications

Goal: A communication system will be developed so that all forms are available for individuals and local businesses while protecting natural resources and taking into account efficiency and economics.

Strategies:

1. The telecommunication system in Crystal Bay Township will provide for public safety while maintaining the quality of its view corridors and other aesthetic considerations.
2. Crystal Bay Township will have high speed internet connections and will be a vibrant participant in internet business and commerce.

B: 6. Energy

Goal: The Township, recognizing the importance of self-sufficiency, will explore ways to reduce energy consumption and promote alternative energy production in ways which respect the local natural environment while taking into account efficiency and economics.

Strategies:

1. Crystal Bay Township, recognizing the vastness of their township and the need to maintain economic sources of energy production, will emphasize alternative energy sources for areas that are off the grid and will be a model of energy efficiency for sparsely populated rural areas.
2. The Township will encourage the development and use of renewable energy resources including, but not limited to, solar, wind, biomass, methane (landfill gas), micro-hydro, and other similar sources. The energy-efficient community center and fire hall solar panels will be community role models.
3. The Township will address conservation issues within their purview, such as installing energy efficient bulbs in their own structures which can help to cut long-term costs.
4. The Township will work with Cooperative Light and Power to encourage the burying of lines wherever feasible.
5. The Township will work with other entities, such as Lake County and Friends of the Finland Community to provide education and opportunities to promote renewable energy.

C. Natural Resources

Goal: Crystal Bay Township will manage its resources in a balanced way so as to protect them.

Strategies:

1. Recognizing the vast area of public and wild land in the north and central part of the Township (180 square miles) and recognizing that land as a vital part of its ruralness, Crystal Bay Township will support and emphasize management, development, and activities that protect resources and keep the area wild so as to achieve the following:
 - a. It is a major contributor to the sustainable forest resources in the Township.
 - b. It provides an area for trails, hunting, bird watching, camping, and canoeing in areas that still remain undeveloped/wild.
 - c. Wetlands are an integral part of the ecosystem and remain intact for the future.
2. The most prominent features of Crystal Bay Township - its streams, lakes, forests, wildlife, and hills and valleys - will be managed in a balanced way and continue to flourish and represent the Township's sense of place so as to achieve the following:
 - a. Views in the Township will be unobstructed and uninterrupted by humans.
 - b. Water quality in streams, lakes, and drinking water in the Township will be of the highest quality.
 - c. Housing, roads, and trails in the Township will be done in a manner that minimizes run-off and reduces the amount of impervious surfaces.
 - d. Habitat endures for wildlife species that have been natural inhabitants of the Township.
 - e. The stars and the Aurora Borealis will be visible throughout the Township as a result of maintaining guidelines for lighting and minimizing light pollution.
 - f. The Township will wisely use and sustain its natural resources including lakes and streams, forests, and gravel resources.
 - g. The Township will protect its water resources through assuring that the sewage treatment systems are well designed and complying while meeting user needs, from individual onsite systems to alternative sewage systems and sewer districts where warranted.
3. Encouraged by the Homestead Act, farming was the primary occupation and land use activity of the initial settlers of Crystal Bay Township, and this history has influenced the composition and character of the area's forests and wildlife. The Township recognizes agriculture's impact on natural resources and will support appropriately scaled agricultural operations so as to achieve the following:
 - a. Agriculture and food gathering enterprises will be a part of a strong and diversified economy, as demonstrated by the recent resurgence of such efforts, including production of maple syrup, vegetables, fruit, trees, livestock, and wild rice processing.
 - b. Agricultural enterprises will use regenerative and sustainable management practices to enhance and preserve healthy and balanced ecosystems.

C:1. Development

1. The Township will partner with other government and non-profit entities to gather information such as data collected by the State and Federal fish and wildlife managers, the Minnesota County Biological Survey, regional educational institutions and others to establish a biological inventory to complement previous and concurrent GIS efforts as a means to protect sensitive, vulnerable, protected, endangered, or threatened species and their habitat.
2. With this information the Township will:
 - a. Encourage the prioritization of important habitat natural and sensitive areas and viewsheds in Crystal Bay Township,
 - b. Provide recommendations to decision makers such as Lake County Planning and Zoning,
 - c. Educate community residents about resources in the Township.
3. Some current issues that have been identified include:
 - a. Inflexible septic ordinances in relation to residential housing development in a rural setting,
 - b. Rezoning areas around inner lakes to keep consistent with the surrounding areas,
 - c. Explore the creation of a 40 acre minimum lot size in identified areas of the five northern township blocks to help preserve the area for forestry and other natural environment uses and access.
4. The Township will urge Lake County to develop ridgeline ordinances and to provide education to the public about this. (For example: to have construction projects to fit into or be below the tree line to blend into the mountain.)
5. The Township will encourage the use of sustainable practices and planning in any developments in the Township.
6. The Township will support efforts to promote conservation easements and educate residents about development pressures, their consequences, and alternatives, to help promote open space design and best management practices, to explain the issues of impervious surfaces and stormwater run-off, to teach about sensitive areas, and the consequences of introducing exotic species and the benefits of using native Lake Superior Highland species.
7. The Township will encourage the preservation or protection of areas unsuitable for development due to environmental, economic, or community restraints, working with Lake County, The Nature Conservancy, and other government and non-governmental agencies in these efforts. One way to do this could be to support legislation that provides local governments with tax incentives (payments in lieu of taxes) from the state for protection of sensitive areas with conservation easements.
8. The Township will seek to limit impervious surfaces and encourage the management of stormwater from new developments.
9. The Township will work with Lake County to adopt a stormwater or hydrology ordinance that inclusively addresses stormwater erosion, sedimentation, wetlands, and vegetative management.
10. The Township will seek to partner with a land trust to hold and manage conservation easements and property titles.

C:2. Forest Resources

1. The Township will work closely with County, State, and Federal land managers to ensure that forests under their jurisdiction found within the Township are managed using an appropriate forestry certification program and fire mitigation practices.
2. The Township will encourage private landowners managing forests for timber harvest to adopt sound forest stewardship practices such as those found in the Minnesota Forest Resource Council guidelines for private woodlot owners or other sustainable forestry certification programs and fire mitigation programs.
3. The Township will work with the County to consider enrolling property administered by the County and the Township that is designated for timber harvest into sustainable forestry certification programs.
4. The Township will encourage home owners to do forest stewardship plans (partner with other governments and not-for-profits to provide education and incentives for this).
5. The Township will partner with other organizations and loggers to offer trainings on safe and sustainable logging practices.
6. The Township will encourage residents to replant forests with native, and climate adapted species.

C:3. Aggregate Mining

1. The Township will encourage efforts which seek to build roads in such a way as to minimize the need for new gravel pits (for example by using recyclables and local waste products such as tailings (if they are safe) in road beds.)
2. The Township will review and adhere to existing State laws regulating aggregate mining while protecting the environment and residents from the adverse impacts of this activity.
3. The Township will work with Lake County to require restoration of aggregate pits and putting into place systems to ensure their reclamation. The Township will also encourage maintaining the sites as they are mined to keep them up as well as possible.
4. The Town Board will monitor aggregate pits, as part of their annual road tour, so that they do not become dumping grounds and so that they are restored.

C:4. Agriculture and Food Gathering

1. The Township will encourage local food production and appropriately scaled farm development, in the tradition of the foundation of this community.
2. The Township will work with Lake County Planning and Zoning, the Lake County SWCD, and MN Extension to ensure agriculture enterprises preserve soil and water resources, air quality, biological diversity, and ecological integrity.

C:5. Enforcement

1. The Township will work with Lake County to promote better enforcement in all areas of development including setbacks, enforcement of future ridgeline ordinances, wetland preservation, and angles of driveway limits.

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2. The Township will help connect residents with appropriate authorities in relation to land use issues.

C:6. Other

1. The Township will work with Lake County and Cooperative Light and Power to implement Lake County's lighting ordinances. If this is not sufficient, the Township will consider adopting the International Dark Skies Association model lighting ordinance to protect Crystal Bay Township residents from nuisance glare and stray lighting ensuring continued access to dark skies.
2. The Township will work with Lake County to develop and promote a noise ordinance to protect Crystal Bay Township residents and sensitive wildlife from industrial noise sources such as gravel mining operations, timber harvest and motorized trail use.
3. The Township will adopt and promote landscaping approaches that rely on native plants and enhance watershed functions.
4. The Township will support the County's existing signage ordinances so that there are no billboards in Crystal Bay Township. Further, the Town Board will promote the use of beautiful locally made signage that fits into the cultural and historic feel of the Township.

D. Economy

Goal: Crystal Bay Township will balance economic diversity and a strong local job base. Specifically, it will have a diversified economy where residents continue to work in established sectors such as logging, tourism and environmental education. The diverse economy will also be bolstered by well paid online jobs and high tech enterprises. Because of this diverse and prospering economy there are jobs available, making it viable for younger people to remain in the community. The Town Board will support efforts that balance the importance of tourism and other economic development with the needs and values of local residents.

Strategies:

1. The Township recognises the area along Highway 1 in downtown Finland as a commercial district that may slowly expand to meet the needs of local residents as well as provide goods and services for tourists who recreate in and around the Township so as to achieve the following:
 - a. Most of the new developments will be locally based and benefit the local economy.
 - b. All the commercial developments will be well integrated into the community's natural resource based environment and blend into the scale associated with the town.
 - c. Since space is limited along its commercial district, the commercial developments will focus on utilizing space efficiently and densely.
 - d. The downtown area will be developed in a manner consistent with its small town beginnings.
2. The Township will center commercial development in existing commercial areas and identify prohibited commercial uses that would be in opposition to the traditional quality of life.
3. The Township will work with local businesses and residents to identify the area of a downtown commercial district and, if advantageous, partner with Lake County to make the required zoning changes.
4. The Township will use and encourage the use of local goods and services as a way of supporting the local business economy and resources which promotes the community's sustainability. As a part of this, the Township will help to maintain the prominence of the Finland Co-op as they continue its tradition of providing for the needs of its residents.
5. The Township will communicate clear and specific conditions for commercial development, limiting "theme" franchises (buffering the road and residential land uses). The Township or a design review committee will recommend design standards for commercial development while still allowing individual expression.
6. The Township will follow an established Compensation Policy and Procurement

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- Policy as well as the State Mandated Contractors and Bidders Laws for its laborers and contracts to promote social equality and requires that local expertise and labor sources be used whenever possible.
7. The Township's home based businesses and occupations will grow as part of a long standing tradition in the community.
 8. The Township will explore ways of encouraging the development of value added products, those which are based upon local natural resources from the area, but are processed in some way so as to add to their value before selling them elsewhere.
 9. Tourism in the Township will remain in keeping with its ruralness and natural resources and will not expand to where it overrides the rural, small community feeling that has abounded in the Township.
 10. The Township will promote sustainable tourism which recognizes that tourism decisions be ecosystem based, recognizing the cumulative and synergistic effects of all actions on the ecological integrity of a community and region. Impacts of tourism related decisions should be assessed on other sectors, regions and communities.
 11. A diverse tourism trade in Crystal Bay Township will be maintained:
 - a. Motorized and quiet activities will continue to be supported by local businesses catering to them with hospitality as well as sales and services.
 - b. A connected trail system exists between "Downtown Finland", Lax Lake, Silver Bay, Beaver Bay and the North Shore. "Downtown Finland" will become the heart of a loop trail off the Superior Hiking and will be a resource for all trail users.
 12. The environmental education sector in the Township will increase and continue to provide jobs.
 13. The Township will promote development and diversification of farms and wild gathering opportunities to increase economic diversity, individual self-reliance, and community resilience.

Appendix A

Guidance for Community Land Use and Development

At the core of our community, we have great value for the people within our community, the culture of the community and this place that we live in. These land use and development guidelines have been adopted to protect the integrity of the things that we value the most about our community. These guiding principles have been adapted from the Living Future Institute's Living Community Challenge, the township's comprehensive plan and lake county's master plan.



Place

The goal of this guideline is to be intentional about where we build and how we develop our community. In Crystal Bay Township we want to develop in ways that limit sprawl and protect our, promote local food systems and make walking and biking safe and convenient in the most developed areas. What this looks like in action:

- as much as possible new developments will prioritize building and developing on land that has been previously used; when it is necessary to develop areas that have not been cleared before set aside 2x as much land as was developed
- protect and preserve land that is suitable for agricultural production as well as foraging wild foods;
- protect wetlands, flood plains, and old and/or biologically rich forested areas through set back zones that maintain the integrity of the place;
- develop and maintain walking and bike routes within the most developed areas of the township;
- protect and promote areas of cultural relevance within the community.



Water

Water is a precious resource. Within the boundaries of Crystal Bay Township there are many bodies of water that provide relatively easy access for human activity. Crystal Bay Township has the great privilege of being located in the Lake Superior watershed. Due to the remote nature and forested landscape most of the water is uncontaminated and plentiful. However, the township does not take this for granted and the following guidelines:

- development within the community must maintain or enhance the water quality of the land it is situated on;
- prioritize water efficient appliances;
- use a closed-loop water system so that the development does not use more water can be produced on the site.

Energy



Energy use currently has a high cost for both the environment and communities. Projects supported by Crystal Bay Township are working toward safe, reliable energy that allows communities energy independence and doesn't hurt the environment. Crystal Bay Township is doing this by:

- reducing energy consumption in projects through efficient technologies and design
- use of renewable energy either onsite or purchasing from CLP.

Health and Happiness



Health and Happiness are foundational for a thriving community. Crystal Bay Township aims to focus on the major conditions that must be present to create robust, healthy Communities filled with happy, productive people. This means cultivating nourishing,

highly productive and healthful environments incorporated into indoor and outdoor spaces throughout the Community. Crystal Bay Township does this by:

- creating spaces and fostering businesses and organizations that support social connection between people and between our place;
- honoring historical places and cultural traditions;
- seeking out programs that support the health and wellbeing of all community members;
- incorporate nature and natural patterns and processes;
- sufficient and frequent human-nature interactions, throughout the Community to connect the majority of occupants with nature directly.

Materials



Living in a rural area, we have both a lot of access to resources and materials and very limited access. Through our land use and development projects, Crystal Bay Township is working to create and support a successful materials economy that is nontoxic, transparent and socially equitable. Throughout their life cycle, supplies and materials

are responsible for many adverse environmental issues, including illness, squandered embodied energy, pollution, and resource depletion. The projects will limit or eliminate materials that are harmful to people and the environment in the building process. Projects must incorporate materials in the built environment that are replenishable and regenerative, and have no negative impact on human and ecosystem health. The Township does this by:

- avoiding materials on the Red List whenever possible. As these are known to be very toxic to people and the environment;
- reuse and recycle products so that sending materials to the landfill is the last option

Equity



Design and development has a large impact on the ability to foster a true sense of Community, whether that Community. A society that embraces all sectors of humanity and allows the dignity of equal access is a civilization in the best position to make decisions that protect and restore the natural environment. Until all

Communities aspire to such greatness, our societies will always be less than they can be. There is a disturbing trend toward privatizing infrastructure and creating polarized attitudes of “us” vs. “them”—allowing only those of a certain economic or cultural background to participate fully in community life.

Crystal Bay Township realizes that we are indeed all in this together and can the greatest environmental and social problems be addressed. Projects supported by the township will do this by:

- allowing equitable access for all people regardless of physical abilities, age, or socioeconomic status;
- shall provide access to, and will not diminish the quality of, fresh air, sunlight and natural waterways for any member of society;
- the project keeps money in the local economy and invests in local organizations;

Beauty



The need for beauty as a precursor to caring enough to preserve, conserve and serve the greater good. As a society we are often surrounded by ugly and inhumane physical environments. If we do not care for our homes, streets, offices and neighborhoods, then why should we extend care outward to our farms, forests and fields? Crystal Bay Township is naturally beautiful and the township is continuously working to highlight and protect that beauty. Projects and development will:

- elevate the community’s spirits and incorporate aspects that are meant purely for delight
- incorporate local artists;
- share the stories of the organization and the place – what is the organization doing to enrich the community and the environment;
- maintain the buildings and infrastructure over time.

¹The Finland Culture is defined by some of the following things a sense of belonging and acceptance of differing viewpoints; social consciousness; a willingness to work together to get things done; grit and determination; a strong vision for the future that is inclusive rather than exclusive; a sense of individualism; and, willingness to try many different things to make the community successful.

Appendix B

Baptism River Modeling and Mapping

DNR performed a hydrologic and hydraulic analysis on the Baptism River in Lake County, Minnesota based on a request from Crystal Bay Township officials in October of 2024. The modeled reach is approximately 8 miles in length. The extent is approximately 2 miles upstream of Finland to the downstream side of the Minnesota Highway 1 bridge near Eckbeck Campground.

Baptism River Hydrology

The available flow record for the Baptism River stream gauge (04014500) was downloaded from the USGS website. This data includes years 1930-1993. This gauge's location is on the Baptism River at the west side of U.S. Highway 61. This gauge's drainage area is approximately 138 square miles.

A statistical analysis was performed on this 63 years' worth of gauge data using HEC-SSP. The historical data provides an excellent context for what flows have historically occurred in the watershed. While this is valuable information, it should be noted that precipitation patterns change over time, so the past frequency of flows does not provide a foolproof look at what magnitude of flows may happen in the future. Nonetheless, a historical record like the USGS gauge is still considered to be the best way to estimate flood flows for a given location.

The table below references the annual exceedance probability for a given flow. If a flow has an annual exceedance probability of 10%, then there is a 10% chance that flow could be equaled or exceeded in a given year. It is common to then think of that flow as something that will happen once every 10 years; however, that line of thinking can lead to additional problems. Just because there was a bad flood within the past few years, the chances for another bad flood this year or in the near future has not decreased. Sometimes wet cycles come in waves over a period of several years, and as noted above, precipitation patterns do change over time.

Annual Exceedance Probability Flows at the USGS Baptism River Gage near Hwy 61 (cubic feet per second)

Annual Exceedance Probability	Flo (cfs)
10% (10-yr flood)	5,080
4% (25-yr flood)	7,700
2% (50 - yr flood)	8,750
1% (100-yr flood)	10,770

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0.2 % (500-yr flood)	16,750
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Transferred Discharge Values

Since the location of the gage is downstream of the modeled study area, the above values were transferred upstream to 5 locations in the study area using drainage area ratio, relative to the drainage area of the entire gaged watershed.

Table 2 Estimated flows in the study area

Discharge Transfer Locations		Transferred Discharge Values (cfs)					
Drainage Area	Square Miles	10%	4%	2%	1%	0.20%	1%+
Near Breezy Ln	57	2086	2974	3439	4137	6101	5355
Hwy 1 Bridge-Finland	74	2707	3859	4463	5370	7918	6949
Upstream of Leskinen Creek	113	4137	5897	6819	8205	12098	10618
Upstream of Sawmill Ck	116	4248	6055	7002	8425	12432	10904
Hwy 1 Bridge (Eckbeck Campground)	127	4647	6624	7660	9217	13590	11928

Please note that when flows are estimated like in this exercise, there is uncertainty with the estimates because the data does not usually follow a straight line. Because of the uncertainty, the ‘real’ answer for any estimate may be more or less than the estimate. Using additional statistics, it is possible to determine the range of values the real answer is likely to be within. The “1%+” value listed in the table above, is the upper value of the range of flows for the 1% flood.

In Summary

The tables below provide modeled water surface elevations at the cross sections in the model. The following figures show the approximate floodplain boundaries for different flows. The community can use this information to help with planning for any future flood mitigation projects. For example, if the maps show a critical road being overtopped in an extreme flood, then it is possible to work with the DOT to find a way to elevate the road so emergency vehicles can get through during a flood emergency. There are many other ways similar planning can be done with the information in the tables and figures.

Summary of Water Surface Elevations in Finland, MN

1- percent

0.2- percent

Cross Section	Frequency	Water Surface Elevation		Cross Section	Frequency	Water Surface Elevation
33001	1-percent	1335.6		33001	0.2-percent	1336.9
32399	1-percent	1329.7		32399	0.2-percent	1331
31961	1-percent	1326		31961	0.2-percent	1327.3
31493	1-percent	1321		31493	0.2-percent	1322.2
30751	1-percent	1314.3		30751	0.2-percent	1315.5
30294	1-percent	1312.2		30294	0.2-percent	1313.4
29673	1-percent	1308		26973	0.2-percent	1309.9
29275	1-percent	1305.9		29275	0.2-percent	1307.9
28931	1-percent	1304.9		28931	0.2-percent	1307
28556	1-percent	1303.8		28556	0.2-percent	1305.5
28428	1-percent	1303.5		28428	0.2-percent	1305
28342	1-percent	1299		28342	0.2-percent	1300
28235	1-percent	1298.3		28235	0.2-percent	1300.6
27738	1-percent	1296.6		27738	0.2-percent	1298.8

Appendix C

Continuing Goals

- The Township will request the Finland Minnesota Historical Society develop a map of historically significant sites.
- The Township will include information about the history and culture of the Township in the entranceway of the new community center.
- The Township will work with the Finland Minnesota Historical Society and Individuals if they so choose to place historical, cultural, and natural interpretive markers around the community to inform and educate locals and tourists.
- **To promote active citizenship:**
 - The Township board will continue to provide light meals when hosting Lake County and other groups at the Town Hall.
 - The Township will continue to expand upon local educational opportunities during town meetings. Some may be targeted specifically for youth to educate them about the township process.
 - The Township will encourage Friends of Finland and neighborhood groups to host meet-your-neighbors potluck events around the community.
- **To keep the community informed:**
 - The Town will share local news with residents through the Friends of the Finland Community's electronic and printed newsletter to keep residents abreast of the current happenings in the Township. The Town Board will also continue to develop their website about the Township.
 - The County will be asked to make local issues more accessible by publishing their comprehensive plan, ordinances and legal notices on the web so that the Township could include pertinent notices in their newsletter.
 - The Finland Coop and the Community Center will be asked to maintain separate information boards, one for township information and news and the other for residents' and local organizations' postings.
- **To increase community pride:**
 - The Township will support the creation of a committee to work on beautifying the community as a means of building community pride.
- The Township will develop a new community gathering square at the site of the old school house. A new community square could include a picnic area and a play space. It could also include an information board for local postings and various tourist attractions including old equipment from the area and an outhouse.

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- **To expand upon Trails and Recreation**

Please See additional Study on ARDC(Arrowhead Regional development commission)

- **To further the Economy**

- The Township should look into the needs of local businesses and see how they can support them. The Township could have a Local Business Award to a home business or corporate business that meets certain criteria, for instance, serving local needs, recycling nature both in terms of resources and financial dealings, enhances the quality of life of the family or the community, achieves the “northwoods” feel in their operation, etc... The award could be given out by the town through a small group, including past Recipients.
- The Township will look into the commercial needs of the Township and try to design an economic plan accordingly. They will begin by surveying existing local businesses on their needs and goals. They will also provide education on sustainable economic choices on an individual, business, and community level.

Appendix D

The Crystal Bay Township Comprehensive Planning Process

2005

In 1995, the Town of Crystal Bay created a planning and zoning board to have some jurisdiction over platted roads. The Township had also been working on a new community center/recreation building for many years. In the spring of 2003 these two efforts came together, and the Township decided to do comprehensive planning to think ahead for the future of the Township and also to decide where the new community center should be located.

In February and March, ten focus groups gathered to discuss visions of the future for Crystal Bay Township and a new community center. At the annual meeting in March 2003, the results from the focus groups were presented and a new committee was formed to do the comprehensive planning process. Initially the Comprehensive Community Planning Steering Committee had eight members including the Township Board of Supervisors. This grew to 16 members to better represent the diverse viewpoints in the community.

During May and June of 2003, the Comprehensive Community Planning Steering Committee met to start drafting a vision. By focusing initially on a vision, the steering committee found enough consensus to identify goals and preliminary steps to achieving these goals.

The goals are divided into four sections: Community, Infrastructure, Natural Resources, and Economy. These were developed from data presented on demographics and various land use issues along with information gathered during visioning sessions. A vision and preliminary goals were presented to the Township on June 30, 2003.

In the fall of 2004, the Comprehensive Community Planning Steering Committee regrouped to work through developing strategies for the Plan with the support of a STAR grant from the Minnesota Coastal Program. By the end of the year, they had developed draft strategies which were reviewed at a meeting in January 2005 before going before the public in February of 2005. The Town Board held hearings on the Comprehensive Community Plan to collect verbal and written feedback from the community. Comments received were generally positive, with some discussion about how the plan would be implemented. On March 7, 2005 the Town Board approved the Comprehensive Community Plan.

2015

The 501(c)3 nonprofit organization Friends of the Finland Community (FFC) was formed after the creation of the 2005 Crystal Bay Comprehensive Community Plan. A group of citizens realized that the formation of a nonprofit such as the Friends could help carry on the momentum started by the Comprehensive planning process and work with the Township Board towards making the community's vision a reality.

Fast forward to 2015. Friends of the Finland Community now manages the Clair Nelson Center (the new community center/recreation building) in partnership with Crystal Bay Township. FFC runs social and recreational programs out of the facility. In addition, the FFC organizes Finland's annual St Urho's Day Celebration in March and the Harvest Booya in September, as well as managing the Clair Nelson Vocational Scholarship Fund.

In 2014, Friends of the Finland Community applied to the Lloyd K. Johnson Foundation for funds to do strategic planning with an economic focus, both as an organization and within the broader community. This strategic planning process was facilitated by Mary Mathews, Mathews and Co. With public meetings planned and community input requested, the time also seemed right to update the Crystal Bay Township Comprehensive Plan. Friends of the Finland also applied to the MN DNR Lake Superior Coastal Program for funds to be certain that those updates were made.

As part of the overall strategic planning process, many opportunities for feedback and suggestions were offered to the public. A large community feedback event was held in early 2015 and was attended by about 55 people. Many ideas and suggestions came out of that event. Comp Plan revisions were publicized at the Town Annual Meeting in 2015 and discussed afterwards. Comp Plan revisions were discussed at most of the regular Township meetings in the first half of 2015, with feedback from citizens and Crystal Bay Town Board. Members of the original Comp Plan Steering Committee were asked for feedback and suggestions. The Friends of The Finland Board gave edits and suggestions.

2025

In the fall of 2023, a Crystal Bay Housing Project survey was initiated by the Crystal Bay Town Board of Supervisors to seek input from residents on housing priorities, goals, and potential actions. The survey was mailed to all 256 registered voters and consisted of 11 questions regarding the need for additional housing. Analysis of the 51 responses found that 91% of comments supported the Town's involvement in creating additional housing, while 9% reflected that more housing (or the Township's involvement in it) was unnecessary. The strongest area of support was for accessory dwellings for seniors, young adults, and workforce families, along with affordable single-family homes. There was also strong and consistent opposition to short-term housing such as vacation home rentals.

In 2024, the Friends of Finland received a grant from the University of Minnesota's "Empowering Small Minnesota Communities" (ESMC) program to focus on the housing goal of the Comprehensive Community Plan. A "Finland Home Solutions" (FHS) steering committee was established and included guidance from UMD's Regional Sustainable Development Center (RSDP) and the University's MN Design Center. Due to the progress made by the committee, it was suggested they provide input to the 2025 Plan review. Crystal Bay Township appointed a Planning Commission and that Planning Commission went about the process to revise the Comprehensive Plan. Holding a series of weekly meetings before holding a Community Hearing and then recommending approval to the Town Board.

Acknowledgements

2025

The Town Board Supervisors Paul Hartshorn, Michael Nikula and Roger Peterson would like to thank the Crystal Bay Planning Commission board members; Chair & Clerk of the Board Stacy Breden, Board Treasurer Lise Abazs and Board Member Roger Peterson along with the Crystal Bay Housing Commission members and Crystal Bay Community Members B. J Kohlstedt, Nancy Olson, Honor Schauland, David and Colby Abazs who have given generously of their time. This revision process took place over 5 weeks of Meetings and ended with a Town Hearing, before being approved by the Planning Commission to go before the Town to be adopted.

2015

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The elected Town Supervisors at the time of this process are David Abazs, Paul Hartshorn, and Roger Peterson, with Debra Johansen as Clerk and Lise Abazs as Treasurer.

2005

The Town Board would like to thank all the members of the two Crystal Bay Comprehensive Community Planning Steering Committees (one for each of the two stages of this planning process) who have given generously of their time.

- David Abazs
- Lee Davis
- Jeff Dickson
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- Margaret Haugen
- Cory Holden
- Vern Hoff
- John Ilse
- John Kohlstedt
- Kurt Mead
- Jack Nelson
- Ken Nelson
- Bob Nikolai
- Judy Nikula
- Gary Olson
- Roger Peterson

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The elected Town Supervisors at the time of this process are David Abazs, Kurt Mead, and Roger Peterson.

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